

CURRENT RATES

Effective 5/9/2012



	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM BALANCE	DIVIDEND COMPOUND	
SHARE & SHARE DRAFT ACCOUNTS	Share Savings	0.20%	\$25.00	Monthly	
	IRA Share	0.20%	\$5.00	Monthly	
	Dividend Checking	0.05%	None	Monthly	
	Gold Checking	0.05%	None	Monthly	
	Advantage Checking	0.05%	0.05%	\$0-\$999	Monthly
		0.05%	0.05%	\$1,000-\$9,999	Monthly
0.10%		0.10%	\$10,000-\$24,999	Monthly	
MONEY MARKET ACCOUNTS	Performance Fund	0.15%	0.15%	\$25,000+	Monthly
		0.10%	0.10%	\$0-\$999	Monthly
		0.10%	0.10%	\$1,000-\$4,999	Monthly
		0.10%	0.10%	\$5,000-\$9,999	Monthly
		0.15%	0.15%	\$10,000-\$24,999	Monthly
		0.20%	0.20%	\$25,000-\$49,999	Monthly
	Performance Plus	0.25%	0.25%	\$50,000-\$74,999	Monthly
		0.25%	0.25%	\$75,000+	Monthly
		0.10%	0.10%	\$0-\$999	Monthly
		0.20%	0.20%	\$1,000-\$2,499	Monthly
		0.20%	0.20%	\$2,500-\$9,999	Monthly
		0.20%	0.20%	\$10,000-\$24,999	Monthly
Advantage Money Market	0.25%	0.25%	\$25,000-49,999	Monthly	
	0.30%	0.30%	\$50,000-\$99,999	Monthly	
	0.30%	0.30%	\$100,000+	Monthly	
	0.20%	0.20%	\$0-\$49,999	Monthly	
CERTIFICATES SHARE IRA JUMBO HSA	0.35%	0.35%	\$50,000-\$99,999	Monthly	
	0.35%	0.35%	\$100,000-\$199,999	Monthly	
	0.35%	0.35%	\$200,000+	Monthly	
	91 Day**	0.20%	0.20%	\$500.00	Quarterly
	5 Month	0.25%	0.25%	\$500.00	Quarterly
	182 Day	0.35%	0.35%	\$500.00	Quarterly
	12 Month	0.60%	0.60%	\$500.00	Quarterly
	18 Month	0.65%	0.65%	\$500.00	Quarterly
	24 Month	0.70%	0.70%	\$500.00	Quarterly
	25 Month	0.70%	0.70%	\$500.00	Quarterly
	36 Month	1.10%	1.10%	\$500.00	Quarterly
	48 Month	1.35%	1.34%	\$500.00	Quarterly
60 Month	1.80%	1.79%	\$500.00	Quarterly	
91 Day Jumbo**	0.25%	0.25%	\$50,000	Quarterly	
6 Month Jumbo	0.40%	0.40%	\$50,000	Quarterly	
9 Month Jumbo	0.55%	0.55%	\$50,000	Quarterly	
12 Month Jumbo	0.65%	0.65%	\$50,000	Quarterly	
36 Month HSA	1.10%	1.10%	\$1,000.00	Quarterly	

**Not available for IRA Certificates.

Funds are federally insured by NCUA up to \$250,000. Rates are subject to change without notice. Fees may reduce the earnings on some accounts. Annual Percentage Yield applies when the dividend is reinvested in the account. Early withdrawal on certificates 91 days through 24 months will result in a penalty equal to 90 days dividend, at the certificate rate, on the amount withdrawn. 91 day Jumbo certificate early withdrawal penalty is equal to 7 days dividends whether earned or unearned. Early withdrawal on certificates over 24 months will result in a penalty equal to 182 days dividend, at the certificate rate, on the amount withdrawn. A Certificate may not be reduced below the required minimum balance.