



Savings and Certificate Rates

Rates Effective: February 16, 2010

Phone: 402.544.2500

Rates and terms subject to change without notice.

Time Certificates

Term	Balance Required	Rate	Annual Percentage Yield
6 Month	\$ 500.00	1.00%	1.00%
9 Month	\$ 500.00	1.00%	1.00%
12 Month	\$ 500.00	1.20%	1.20%
18 Month	\$ 500.00	1.20%	1.20%
24 Month	\$ 500.00	1.99%	2.00%

Kirby Share Certificate

Term	Balance Required	Rate	Annual Percentage Yield
12 Month	\$ 300.00	1.20%	1.20%

Money Market

Balance Required	Rate	Annual Percentage Yield
\$2500 to \$4,999.99	.50%	.50%
\$5,000 to \$24,999.99	.60%	.60%
\$25,000 to \$49,999.99	.70%	.70%
\$50,000 & above	.80%	.80%

Shares

Balance Required	Rate	Annual Percentage Yield
\$100 to \$1,999.99	.15%	.15%
\$2,000 to \$9,999.99	.20%	.20%
\$10,000 to \$24,999.99	.50%	.50%
\$25,000 to \$49,999.99	.60%	.60%
\$50,000 & above	.70%	.70%

Kirby Kangaroo® Club

Balance Required	Rate	Annual Percentage Yield
\$5.00 to \$1,999.99	.15%	.15%
\$2,000 to \$9,999.99	.20%	.20%
\$10,000 to \$24,999.99	.50%	.50%
\$25,000 to \$49,999.99	.60%	.60%
\$50,000 & above	.70%	.70%

NO RATE CHANGES

IRA

Balance Required	Rate	Annual Percentage Yield
\$0 to \$4,999.99	.50%	.50%
\$5,000 to \$24,999.99	.55%	.55%
\$25,000 to \$49,999.99	.65%	.65%
\$50,000 & above	.75%	.75%

IRA Time Certificates

Term	Balance Required	Rate	Annual Percentage Yield
12 Month	\$ 500.00	1.00%	1.00%
18 Month	\$ 500.00	1.20%	1.20%
24 Month	\$ 500.00	1.99%	2.00%

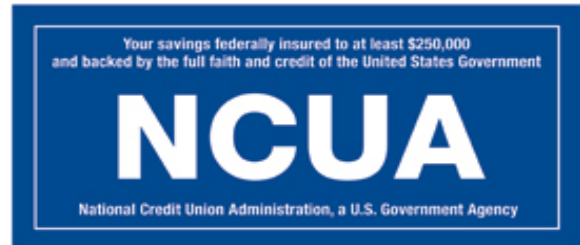
Club Accounts

Accounts	Balance Required	Rate	Annual Percentage Yield
Christmas Club	All Balances	.50%	.50%
On Track	miniumum \$100.00	.50%	.50%

Checking with Dividends

Accounts	Balance Required	Rate	Annual Percentage Yield
Golden Spike	\$ 100.00	.25%	.25%
Dividend Plus Checking	\$ 100.00	.25%	.25%

Union Pacific Streamliner
 Federal Credit Union
 1400 Douglas St. Stop 0040
 Omaha, NE 68179-1001
402.544.2500



NO RATE CHANGES