



Certificate Account Rates

Effective Date: February 4, 2010

Certificates may be used for regular savings, Traditional IRAs, Roth IRAs and Education Savings

Term	Dividend Rate	APY*
3 Month	0.15%	0.15%
6 Month	0.20%	0.20%
6 Month Jumbo	0.25%	0.25%
12 Month	0.55%	0.55%
12 Month Add-on	0.50%	0.50%
12 Month Quick Change	0.45%	0.45%
18 Month	0.70%	0.70%
21 Month Special	1.24%	1.25%
24 Month	0.90%	0.90%
36 Month	1.34%	1.35%
48 Month	1.69%	1.70%
59 Month	2.03%	2.05%

Unless otherwise paid, dividends will be compounded every month. Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account. For this account type, the dividend period is monthly.

The minimum balance required to open this account is \$500, except for, 12 Month Add-on certificate (\$50), and Jumbo certificates (\$100,000). Special Certificates may require no internal transfer funding and/or a higher balance requirement.

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account. After the account is opened, you may not make additions into the account until the maturity date stated on the account, except for the 12 Month Add-on certificate.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

If your account has an original maturity of less than one year:

The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

If your account has original maturity of one year, but less than three years:

The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

If your account has an original maturity of three years or more:

The penalty we may impose will equal 270 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

*The annual percentage yield (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, dividends will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Special term certificates may renew into a standard term certificate. The dividend rate will be the same we offer on new term share accounts on the maturity date, which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Quick Change Certificate Option. With this type of certificate, you have the option during the first term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering on term share accounts of the amount of this account (or less) with the same term (or shorter) as that remaining on this account at the time of the exchange. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during each renewal term.



Federally insured by NCUA