



Checking and Savings Rates  
Effective Date: February 1, 2010

ACCOUNTS	DIVIDEND RATE %	ANNUAL % YIELD	MIN. OPENING BALANCE	MIN. BAL. TO AVOID FEE	DIVIDEND COMPOUNDED & CREDITED	DIVIDEND PERIOD
<b>Checking Accounts</b>						
<b>eChecking</b>			\$ 50.00			
<b>Classic Checking</b>			\$ 50.00	\$ 750.00		
<b>Premium Checking</b>	0.50%	0.50%	\$ 50.00	\$ 1,000.00	Monthly	Monthly
<b>Saving Accounts</b>						
<b>Primary Savings</b>			\$ 5.00	\$ 5.00	Monthly	Monthly
\$0 - \$100	0.25%	0.25%				
\$101 - \$1000	0.40%	0.40%				
\$1,001 and above	0.50%	0.50%				
<b>IRA Shares</b>	1.50%	1.51%			Monthly	Monthly
<b>Premier Investment</b>						
Under \$50,000	0.00%	0.00%			Monthly	Monthly
\$50,000 and higher	0.00%	0.00%				
<b>Premium Money Market</b>						
Under \$25,000	0.50%	0.50%			Monthly	Monthly
\$25,000 - \$49,999	1.49%	1.50%				
\$50,000 and higher	1.74%	1.75%				
<b>Money Market</b>						
Under \$2,500	0.30%	0.30%			Monthly	Monthly
\$2,500 - \$9,999	0.70%	0.70%				
\$10,000 - \$24,999	0.90%	0.90%				
\$25,000 - \$49,999	1.00%	1.00%				
\$50,000 and higher	1.20%	1.21%				
<b>Club Accounts</b>	0.50%	0.50%			Monthly Quarterly	Monthly

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your savings accounts at the Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the terms and conditions.

The Dividend Rate and Annual Percentage Yields for each account offered by the Credit Union are effective as of the effective date indicated on this schedule. For Savings and Checking the Rate and Yield may change. Account fees may reduce earnings.