



**NOTICE**

It has come to my attention that the Rate Watch Box, on page 5 in the Common Cents Newsletter January 2010, contained rates quoted from the May 2009 TIS Share Certificate Account Disclosure declaration which is incorrect.

The certificate rates printed should have reflected the most current rates reported from our Truth-In-Savings Share Certificate Account Disclosure dated October 01, 2009.

We view Common Cents as a vital means in keeping our members current with what is happening at their credit union and we strive to provide the most up-to-date information to benefit our members. As always noted rates and terms are subject to change without notice, in this case it was a publication error. We apologize for any inconvenience and/or confusion this may cause our members.

Colleen Drozda Desselle  
Director of Marketing

***CORRECTION TO SHARE  
CERTIFICATE RATES LISTED ON  
PAGE 5 OF  
COMMON CENTS NEWSLETTER  
PUBLICATION  
DATED JANUARY 2010.***

**Rate Watch**

<b>Certificate Account Type</b>	<b>Dividend Rate*</b>	<b>Annual Percentage Yield***</b>
<b>6 Month Share</b>	<b>1.45%</b>	<b>1.46%</b>
<b>6 Month IRA Share</b>	<b>1.50%</b>	<b>1.51%</b>
<b>12 Month Share</b>	<b>1.70%</b>	<b>1.71%</b>
<b>12 Month IRA Share</b>	<b>1.75%</b>	<b>1.76%</b>
<b>18 Month Share</b>	<b>1.70%</b>	<b>1.71%</b>
<b>18 Month IRA Share</b>	<b>1.75%</b>	<b>1.76%</b>
<b>24 Month Share</b>	<b>2.40%</b>	<b>2.43%</b>
<b>24 Month IRA Share</b>	<b>2.45%</b>	<b>2.48%</b>
<b>36 Month Share</b>	<b>2.60%</b>	<b>2.63%</b>
<b>36 Month IRA Share</b>	<b>2.65%</b>	<b>2.68%</b>
<b>60 Month Share</b>	<b>2.70%</b>	<b>2.73%</b>
<b>60 Month IRA Share</b>	<b>2.75%</b>	<b>2.78%</b>
<b>12 Month Jumbo Share</b>	<b>1.80%</b>	<b>1.81%</b>
<b>12 Month IRA Jumbo Share</b>	<b>1.85%</b>	<b>1.87%</b>

Dividend Rates paid monthly, rates shown are rates effective as of October 1, 2009 and are subject to change after this publication.  
 \*\*\*APY=Annual Percentage Yield. Contact CSE for current rates.  
 Share Certificate Minimum Balance-\$1,000.00 IRA Share Certificate Minimum Balance-\$250.00  
 Jumbo Share Minimum Opening Deposit-\$100,000.00  
 The minimum balance of \$500.00 is for members age 25 and under.  
 A dividend penalty may or will be imposed for early withdrawals, as applicable. Dividend Rate may change after the account is opened. Fees could reduce the earnings on the account.