



Rates effective as of 11/18/09 and subject to change

| Accounts | Dividend Rate | Annual Percentage Yield (APY) [†] |
|---|---------------|--|
| Share, Money Manager & Holiday Club Account | 0.50% | 0.50% |
| Checking (Share Draft) Account | 0.50% | 0.50% |
| IRA Share Account | 0.75% | 0.75% |
| World Class Money Market Account | | |
| Balance less than \$5,000 | 0.50% | 0.50% |
| Balance \$5,000- \$14,999 | 0.75% | 0.75% |
| Balance \$15,000- \$24,999 | 1.40% | 1.41% |
| Balance \$25,000 and greater | 1.65% | 1.66% |
| Wings Investment Money Market Account (also available as an IRA) | | |
| Balance less than \$5,000 | 0.00% | 0.00% |
| Balance \$5,000- \$49,999 | 1.80% | 1.81% |
| Balance \$50,000- \$99,999 | 1.95% | 1.97% |
| Balance \$100,000 and greater | 2.10% | 2.12% |

Above are prospective dividend rates for the current dividend period.

| Certificates | Dividend Rate | Dividends Accrued** | | |
|---|---------------|---------------------|---------------|--------------|
| | | Monthly APY | Quarterly APY | Maturity APY |
| Share & IRA | | | | |
| 3 Month | 1.95% | 1.97%* | 1.96% | 1.96% |
| 6 Month | 2.20% | 2.22%* | 2.22% | 2.21% |
| 1 year | 2.60% | 2.63%* | 2.63% | N/A |
| 2 year | 2.95% | 2.99%* | 2.98% | N/A |
| 3 year | 3.10% | 3.14%* | 3.14% | N/A |
| 4 year | 3.20% | 3.25%* | 3.24% | N/A |
| 5 year | 3.45% | 3.51%* | 3.49% | N/A |
| Certificates Du Jour (Share & IRA Certificate Special Promo) | | | | |
| 30 Month | 3.05% | 3.09%* | 3.09% | N/A |

* Dividends may only be accrued to certificates monthly on amounts over \$100,000.

** If dividends are not accrued to the certificate, the APY will equal the stated Dividend Rate.

† Minimum balance to open Share Account—\$5; Checking—\$25 activation deposit, balance does not need to be maintained ; World Class Money Market Account—\$5,000; Wings Investment Money Market and Wings IRA Investment Money Market—\$5,000; Certificate Account—\$500. Penalty applies for early withdrawal of certificates. Rates for all accounts other than certificates are variable and subject to change. Minimum balance of \$5,000 required on World Class Money Market Accounts to avoid \$10 monthly service charge.

You may call Member Services at 1-800-692-2274, option 2, for current rate information or further information about applicable fees and terms.

