



Rates effective as of 3/17/10 and subject to change

Accounts	Dividend Rate	Annual Percentage Yield (APY)†
Share, Money Manager & Holiday Club Account	0.75%	0.75%
Checking (Share Draft) Account	0.75%	0.75%
IRA Share Account	1.00%	1.00%

Rates are quoted for existing accounts only - accounts below not currently offered

World Class Money Market Account		
Balance less than \$5,000	0.75%	0.75%
Balance \$5,000- \$14,999	0.80%	0.80%
Balance \$15,000- \$24,999	1.20%	1.21%
Balance \$25,000 and greater	1.40%	1.41%
Wings Investment Money Market Account (also available as an IRA)		
Balance less than \$5,000	0.00%	0.00%
Balance \$5,000- \$49,999	1.40%	1.41%
Balance \$50,000- \$99,999	1.55%	1.56%
Balance \$100,000 and greater	1.70%	1.71%

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 <i>(existing certificate renewals only)</i>	1.40%	1.41% *	1.41%	1.41%
6 Month <i>(existing certificate renewals only)</i>	1.60%	1.61% *	1.61%	1.61%
1 year <i>(existing certificate renewals only)</i>	1.90%	1.92% *	1.91%	N/A
2 year	2.50%	2.53% *	2.52%	N/A
3 year	3.00%	3.04% *	3.03%	N/A
4 year	3.10%	3.14% *	3.14%	N/A
5 year	3.35%	3.40% *	3.39%	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—initial deposit required; 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.

