



Rates effective as of 9/1/10 and subject to change

Accounts	Dividend Rate	Annual Percentage Yield (APY) <sup>†</sup>
Share, Money Manager & Holiday Club Account	0.25%	0.25%
Checking (Share Draft) Account	0.25%	0.25%
IRA Share Account	0.50%	0.50%
<b>World Class Money Market Account</b>		
Balance less than \$5,000	0.25%	0.25%
Balance \$5,000- \$14,999	0.50%	0.50%
Balance \$15,000- \$24,999	0.65%	0.65%
Balance \$25,000 and greater	0.70%	0.70%
<b>Wings Investment Money Market Account (also available as an IRA)</b>		
Balance less than \$5,000	0.00%	0.00%
Balance \$5,000- \$49,999	0.75%	0.75%
Balance \$50,000- \$99,999	0.80%	0.80%
Balance \$100,000 and greater	0.90%	0.90%

Above are prospective dividend rates for the current dividend period.

Certificates	Dividend Rate	Dividends Accrued**		
		Monthly APY	Quarterly APY	Maturity APY
<b>Share &amp; IRA</b>				
3 Month	0.75%	0.75%*	0.75%	0.75%
6 Month	0.95%	0.95%*	0.95%	0.95%
1 year	1.15%	1.16%*	1.15%	N/A
2 year	1.75%	1.76%*	1.76%	N/A
3 year	2.00%	2.02%*	2.02%	N/A
4 year	2.15%	2.17%*	2.17%	N/A
5 year	2.65%	2.68%*	2.68%	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.**

