



Rates effective as of 2/3/10 and subject to change

Accounts	Dividend Rate	Annual Percentage Yield (APY) <sup>†</sup>
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%
<b>World Class Money Market Account</b>		
Balance less than \$5,000	0.50%	0.50%
Balance \$5,000- \$14,999	0.65%	0.65%
Balance \$15,000- \$24,999	1.30%	1.31%
Balance \$25,000 and greater	1.50%	1.51%
<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	1.55%	1.56%
Balance \$50,000- \$99,999	1.70%	1.71%
Balance \$100,000 and greater	1.85%	1.87%

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	1.50%	1.51%*	1.51%	1.51%
6 Month	1.75%	1.76%*	1.76%	1.76%
1 year	2.05%	2.07%*	2.07%	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.**

