



Competitive rates to help you save for the future!

Annual Percentage Yield (APY) effective 10/1/2013 and subject to change.

Share Accounts

Type	APY	Minimum Deposit
Membership Share Savings	0.25%	\$5.00 deposit to open. Interest is calculated on daily balance and paid quarterly.
Sub Share Savings	0.25%	No minimum deposit to open. Interest is calculated on daily balance and paid quarterly.
Share Draft Checking	0.20%	No minimum deposit to open. Interest is calculated on daily balance and paid monthly.

Share Certificates

Type	APY	Rate	Minimum Deposit
6 Month Share Certificate	0.40%	0.40%	\$1000 deposit to open.
12 Month Share Certificate	0.55%	0.55%	\$1000 deposit to open.
24 Month Share Certificate	0.80%	0.80%	\$1000 deposit to open.
36 Month Share Certificate	0.90%	0.90%	\$1000 deposit to open.
48 Month Share Certificate	1.00%	1.00%	\$1000 deposit to open.

Interest for Share Certificates is calculated on the daily balance and paid quarterly.

IRA Certificates

Type	APY	Rate	Minimum Deposit
12 Month Share Certificate	0.55%	0.55%	N/A
24 Month Share Certificate	0.80%	0.80%	N/A
36 Month Share Certificate	0.90%	0.90%	N/A
48 Month Share Certificate	1.00%	1.00%	N/A

Interest for IRA Certificates is calculated on the daily balance and paid quarterly.

YOUR SAVINGS ARE FEDERALLY INSURED TO AT LEAST \$250,000 BY THE NCUA - NATIONAL CREDIT UNION ADMINISTRATION - A US GOVERNMENT AGENCY.