



Regular and Christmas Club Share Accounts

	Dividend Rate (1)	APY (5)
\$5-\$2,999	2.15%	2.17 apy
\$3,000-\$9,999	2.25%	2.27 apy
\$10,000-\$49,999	2.35%	2.37 apy
\$50,000-over	2.45%	2.47 apy

(1) Dividends paid quarterly, approved for quarter December 2011.

Checking Account (Share Draft)

	Dividend Rate (2)	APY(5)
\$5-\$2,999	.10%	.10 apy
\$3,000-\$9,999	.15%	.15 apy
\$10,000-\$49,999	.20%	.20 apy
\$50,000-over	.25%	.25 apy

(2) Dividends paid monthly. Effective as of June 30, 2010.

Share Certificate Rates

Term	Dividend Rate (3)	APY(5)
30 Days	.50%	.50 apy
60 Days	.75%	.75 apy
90 Days	1.00%	1.00 apy
6 months	1.00%	1.00 apy
1 year	1.50%	1.51 apy
2 years	1.80%	1.81 apy
3 years	2.00%	2.02 apy
4 years	2.15%	2.17 apy
5 years	2.75%	2.78 apy

(3) Effective on June 30, 2010.

Loans

Loan Type	Rates (4)
Personal Loans	From 5.75% APR up to 18.00% APR
Auto Loan (new)	From 2.89% APR up to 18.00% APR
Auto Loan (used)	From 4.89% APR up to 18.00% APR
Line of Credit	10.00% APR
MasterCard	From 8.99% APR up to 14.99% APR
Secured loans	2% APR over the last dividends paid to your shares account
Motorcycle Loans	From 6.89% APR up to 18.00%APR
Personal Mortgage Loans	From 8.25% APR 360 months
Mortgage Loans	From 3.375% interest rate 180 months
Land Loans	From 9.25% interest rate / 9.7749% APR 180 months
Commercial Loans	From 6.50% interest rate / 5 years

(4) Rates are subject to change without notice. Your qualifying rate will be based on your credit score and loan term.

(5) APY (annual percentage yield) means a percentage rate reflecting the total amount of dividends/ interest paid on an account based on the dividends/interest and the frequency of compounding for a 365 day period. The dividend rate and annual percentage yield (APY) may change at any time, at the discretion of the BOD. Certificate rates are fixed for the term of the instruments, unless otherwise disclosed. Dividends rates are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal available in the Account each day. This credit union is federally insured by the National Credit Union Administration.

