



# Rate Schedule

Effective Date: March 1, 2012

The rates, fees and terms applicable to your account at the Credit Union are provided in the Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) %	Dividend Rate (%)	Annual Percentage Yield (APY) %	Dividend Rate (%)	Annual Percentage Yield (APY) %
Primary Savings	0.15%	0.15%				
Savings	0.15%	0.15%				
eChecking	0.00%	0.00%				
<b>Money Market Savings, Traditional IRA Savings, ROTH IRA Savings and SEP IRA Savings</b>						
	Up to \$2,499.99		\$2,500 - \$249,999.99		\$250,000 and up	
	0.15%	0.15%	0.20%	0.20%	0.349%	0.35%
<b>Certificate, Traditional IRA Certificate, ROTH IRA Certificate, and SEP IRA Certificate Accounts</b>						
	\$1,000 and up					
3 Month	0.200%	0.20%				
6 Month	0.300%	0.30%				
	\$1,000 - \$98,999.99		\$99,000 - \$249,999.99		\$250,000 and up	
12 Month	0.598%	0.60%	0.648%	0.65%	0.747%	0.75%
18 Month	0.598%	0.60%	0.648%	0.65%	0.747%	0.75%
24 Month	0.747%	0.75%	0.797%	0.80%	0.896%	0.90%
	\$5,000 - \$98,999.99		\$99,000 - \$249,999.99		\$250,000 and up	
36 Month	0.995%	1.00%	1.045%	1.05%	1.094%	1.10%
	\$10,000 - \$98,999.99		\$99,000 - \$249,999.99		\$250,000 and up	
48 Month	1.193%	1.20%	1.242%	1.25%	1.341%	1.35%
60 Month	1.341%	1.35%	1.390%	1.40%	1.440%	1.45%

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**  
National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA.