



Savings Accounts*	Annual Percentage Yield	Standard Dividend Rate
Regular Savings Account	0.40%	0.40%
Checking Account	0.01%	0.01%
Christmas Club Account	0.15%	0.15%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.40%	0.40%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.40%	0.40%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.75%	0.75%
<i>Avg. Daily Balance \$250,000 or more</i>	1.00%	1.00%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.40%	0.40%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.40%	0.40%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.70%	0.70%
<i>Avg. Daily Balance \$250,000 or more</i>	0.85%	0.85%
Custodian Account	0.40%	0.40%

Share Certificates (CDs)**

6 Month (\$500 min)	0.90%	0.90%
12 Month	1.10%	1.10%
18 Month	1.25%	1.25%
24 Month	1.40%	1.40%
36 Month	1.60%	1.60%
60 Month	1.85%	1.85%
6 Month Jumbo (\$50,000 min)	0.90%	0.90%

Individual Retirement Accounts**

IRA Savings	0.65%	0.65%
12 Month IRA Certificate	1.10%	1.10%
24 Month IRA Certificate	1.40%	1.40%
36 Month IRA Certificate	1.60%	1.60%
60 Month IRA Certificate	1.85%	1.85%

(Rates apply to Regular, Roth, and Educational IRAs)

Fixed Rate Loans***

	Annual Percentage Rate
New Automobile Loan	4.50% - 9.00% ****
Used Automobile Loan	4.50% - 9.00% ****
Basic Transportation	13.50%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	14.95%
Other Stock Secured	4.50%
Home Improvement Loan	
	<i>Tier 1</i>
	8.90%
	<i>Tier 2</i>
	10.90%

Variable Rate Loans

Unsecured Line of Credit	13.00%
Visa Credit	13.00%
Savings or Certificate Secured	4.75%
Equity Access Line of Credit (E2)	7.50%
Visa Debit LOC (full)	13.00%

* Minimum Deposit is \$25 unless stated otherwise

** Minimum Deposit for all certificates is \$2,000 unless stated otherwise

*** Rates are fixed for the term of the loan

**** Rate is subject to qualifications

Federally Insured by the NCUA



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