

## Savings Rates

Share Rates \$25 minimum investment					
Annual Percentage Yield is accurate as of March 1, 2014. Rates and other terms may change at any time without prior notice. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.					
Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	Limitation*	Dividend Rate	Annual Percentage Yield
*Dividends will be compounded quarterly and will be credited monthly.					
<b>Share Accounts</b>					
\$1000.00 & Over	\$25.00	\$1000.00	Transfer & Withdrawal*	0.25%	0.25%
<b>Share Drafts</b>	\$25.00	\$1000.00	Transfer & Withdrawal*	0.05%	0.05%
<b>Prime Time Accounts</b>	\$25.00	\$1000.00	Transfer & Withdrawal*	0.05%	0.05%
<b>Student Checking</b>	\$25.00	\$1000.00	Transfer & Withdrawal*	0.05%	0.05%
<b>Club Accounts</b>	--	\$5.00	Transfer & Withdrawal*	0.25%	0.25%
<b>IRA's (Share)</b>	\$25.00	--	--	0.40%	0.40%
<b>Money Market Savings</b>					
\$2500.00-\$5000.00	\$2500.00	\$2500.00	Call Credit Union for Details	0.25%	0.25%
\$5001.00-\$25000.00	\$5001.00	\$5001.00		0.30%	0.30%
\$25001.00 & Over	\$25001.00	\$25001.00		0.40%	0.40%
<b>*For additional information regarding the above accounts, please refer to the Truth-in-Savings Fee Schedule.</b>					