

**Share Certificate Rates  
Effective 12/1/2011**

<b>Share Certificates</b>	<b>Rate</b>	<b>APY*</b>	<b>Minimum Investment</b>	<b>Interest Compounds</b>
3 Months	.25%	.25%	\$500	Monthly
6 Months	.20%	.20%	\$500	Monthly
10 Month Special	.50%	.50%	\$1,000	Monthly
12 Months	.45%	.45%	\$500	Monthly
18 Months	.60%	.60%	\$500	Monthly
24 Months	.70%	.70%	\$500	Monthly
36 Months	.85%	.85%	\$500	Monthly
36 Month Jumbo	1.00%	1.00%	\$25,000	Monthly
48 Month Flex	1.19%	1.20%	\$250	Monthly
48 Months	1.24%	1.25%	\$500	Monthly
60 Months	1.49%	1.5%	\$500	Monthly
<b>Share IRA Certificates</b>	<b>Rate</b>	<b>APY</b>	<b>Minimum Investment</b>	<b>Interest Compounds</b>
10 Month Special	.50%	.50%	\$1,000	Monthly
12 Months	.45%	.45%	\$500	Monthly
18 Months	.60%	.60%	\$500	Monthly
36 Months	.85%	.85%	\$500	Monthly
36 Month Jumbo	1.00%	1.00%	\$25,000	Monthly
60 Months	1.49%	1.50%	\$500	Monthly

❖ Annual Percentage Yield

ADDITIONAL DISCLOSURES (Footnotes below refer as indicated to accounts above)

1. Rates and APY's are accurate as of the date indicated but are subject to change. Substantial penalty may be imposed for early withdrawal of CD's. Penalties and Fees may reduce earnings on accounts. Call Credit Union for complete terms and disclosures.
2. The rates on these accounts may change after an account is open.
3. A \$ 25 minimum balance is required to open a Share Savings account as a condition of membership in the Credit Union, and a \$ 50 minimum balance maintained to avoid a \$2.50 monthly service charges.