

CURRENT RATES



NEW AND USED AUTOMOBILE LOANS – Effective 3/17/10

PROMOTIONAL RATES THROUGH AUGUST 31, 2010
MAXIMUM TERM ON USED AUTO LOANS IS 60 MONTHS.

CREDIT RATING	A 700 +	B 660 - 699	C 620 - 659	D 570 - 619	E below 569
Up to 60 Months	3.99 APR	4.24 APR	5.24 APR	7.74 APR	12.74 APR
60-72 Months	4.99 APR	5.24 APR	6.24 APR	8.74 APR	13.74 APR

NEW AND USED RV LOANS – Effective 3/17/10

MAXIMUM TERM ON USED RV LOAN IS 60 MONTHS.

CREDIT RATING	A 700 +	B 660 - 699	C 620 - 659	D 570 - 619	E below 569
1-24 Months	5.24 APR	5.49 APR	6.49 APR	8.99 APR	13.99 APR
25-36 Months	5.74 APR	5.99 APR	6.99 APR	9.49 APR	14.49 APR
37-60 Months	6.24 APR	6.49 APR	7.49 APR	9.99 APR	14.99 APR
72 Months	6.74 APR	6.99 APR	7.99 APR	10.49 APR	15.49 APR

SIGNATURE LOANS – Effective 3/17/10

CREDIT RATING	A 700 +	B 660 - 699	C 620 - 659	D 570 - 619	E below 569
1-36 Months	10.74 APR	10.99 APR	11.99 APR	14.49 APR	18.00 APR

OTHER LOANS	
Overdraft Protection Loan	16.00%
Share Secured Loan	Share Rate + 2.00%
Certificate Secured Loan	Certificate Rate + 2.00%
Visa® Platinum Credit Card Based on credit worthiness. Your APR will vary with the market based on Prime Rate.	9.99 - 15.99 APR
Home Equity Loans Fixed rate. Call credit union for details. Up to 75% loan/value available.	
HELOC (Home Equity Line of Credit) Variable rate. Call credit union for details. Rate may vary during the term of the loan not to exceed 18% APR. Up to 75% loan/value available.	
First Mortgage Loans Rates vary depending on product selected. Call credit union for details.	
*APR means Annual Percentage Rate LOAN RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE BY BOARD ACTION	

SAVINGS			
Effective 3/17/10	DIVIDEND RATE	APY*	TERM
Share Savings	0.15	0.15	N/A
Club Savings	0.15	0.15	N/A
Checking	0.05	0.05	N/A
DIVIDENDS PAID QUARTERLY ON SHARE AND CLUB SAVINGS. DIVIDENDS PAID MONTHLY ON CHECKING. MINIMUM AMOUNT TO EARN DIVIDEND \$100. FEES COULD REDUCE EARNINGS ON THE ACCOUNT. *ANNUAL PERCENTAGE YIELD			
		DIVIDEND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.	

MONEY MARKET			
Effective 7/21/10	DIVIDEND RATE	APY*	TERM
\$2,500 – \$9,999.99	.10	.10	N/A
\$10,000 – \$24,999.99	.12	.12	N/A
\$25,000 +	.15	.15	N/A
DIVIDENDS PAID MONTHLY. MINIMUM AMOUNT TO OPEN AND EARN DIVIDEND \$2,500.			
*ANNUAL PERCENTAGE YIELD		DIVIDEND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.	

PREMIUM MONEY MARKET ACCOUNT with CHECKING			
Effective 7/21/10	DIVIDEND RATE	APY*	TERM
\$10,000 - \$24,999.99	.12	.12	N/A
\$25,000 - \$49,999.99	.15	.15	N/A
\$50,000 - \$99,999.99	.18	.18	N/A
\$100,000 +	.20	.20	N/A
DIVIDENDS PAID MONTHLY. MINIMUM AMOUNT TO OPEN AND EARN DIVIDEND \$10,000.			
DIVIDENDS ARE SUBJECT TO CHANGE WITHOUT NOTICE.			
*ANNUAL PERCENTAGE YIELD			

IRA				
Effective 5/19/10	DIVIDEND RATE	APY*	TERM	
12 month Traditional and Roth IRA Certificate	.20	.20	12 Month	
24 month Traditional and Roth IRA Certificate	.40	.40	24 Month	
25 month Traditional and Roth IRA Step-Up Certificate	.50	.50	25 Month	
Traditional and Roth IRA Share Savings	.15	.15	N/A	
Coverdell Education Savings Account	.15	.15	N/A	
DIVIDEND PAID QUARTERLY ON ROTH, COVERDELL, AND TRADITIONAL IRA SHARE ACCOUNTS.				
TRADITIONAL AND ROTH IRA 12, 24 & 25-MONTH CERTIFICATE DIVIDENDS PAID AT MATURITY. MINIMUM DEPOSIT \$500. PENALTY FOR EARLY WITHDRAWAL.				
*ANNUAL PERCENTAGE YIELD		DIVIDEND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.		

CERTIFICATES			
Effective 5/19/10	DIVIDEND RATE	APY*	TERM
12 Month Share Certificate	.20	.20	12 Months
24 Month Share Certificate	.40	.40	24 Months
25 Month Step-up Certificate	.50	.50	25 Months
<p>DIVIDENDS ON THE 24-MONTH SHARE CERTIFICATE ARE PAID MONTHLY – MINIMUM DEPOSIT IS \$25,000. DIVIDENDS DO NOT COMPOUND.</p> <p>MINIMUM DEPOSIT ON 12, 25-MONTH TERM IS \$500 AND DIVIDENDS PAY AT MATURITY, PENALTY FOR EARLY WITHDRAWAL.</p> <p>*ANNUAL PERCENTAGE YIELD DIVIDEND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.</p>			