

Dividend Rate Changes:

Term Share Certificates	Dividend Rate	Percentage Yield	Minimum Balance	Share Saving - variable rate, subject to change without notice.
30 Day Paid at Maturity	3.25%	3.30%	\$ 2,000	Certificates - rates in effect at purchase are
90 Day Paid at Maturity	4.40%	4.50%	2,000	constant through maturity.
6 Month Paid Monthly	5.12%	5.25%	2,000	Money Market Shares - rate may change weekly.
1 Year Paid Monthly	5.35%	5.50%	500	IRA - rate may change monthly.
1 1/2 Year Paid Monthly	5.45%	5.60%	500	
2 Year Paid Monthly	5.50%	5.65%	500	Early withdrawal penalties on certificates: Terms of 1 year or less, the penalty is 90 days'
2 1/2 Year Paid Monthly	5.50%	5.65%	500	
3 Year Paid Monthly	5.54%	5.70%	500	dividends or all dividends earned, whichever is
4 Year Paid Monthly	5.59%	5.75%	500	less.
5 Year Paid Monthly	5.64%	5.80%	500	
6 Year Paid Monthly	5.64%	5.80%	500	Terms greater than 1 year, the penalty is 180
				days' dividends or all dividends earned, whichever is less.
JUMBO 30 Day Paid at Maturity	3.35%	3.40%	100,000	
JUMBO 90 Day Paid at Maturity	4.50%	4.60%	100,000	
JUMBO 6 Month Paid Monthly	5.22%	5.35%	100,000	Dividends begin to accrue on the business day you
JUMBO 1 Year Paid Monthly	5.45%	5.60%	100,000	deposit cash, checks and other noncash items.
JUMBO 1 1/2 Year Paid Monthly	5.55%	5.70%	100,000	
JUMBO 2 Year Paid Monthly	5.60%	5.75%	100,000	Dividends are based on the Credit Union's earnings
JUMBO 2 1/2 Year Paid Monthly	5.60%	5.75%	100,000	and cannot be guaranteed. They are calculated by
JUMBO 3 Year Paid Monthly	5.64%	5.80%	100,000	the daily balance method, which applies a daily
JUMBO 4 Year Paid Monthly	5.69%	5.85%	100,000	periodic rate to the principal in the account each
JUMBO 5 Year Paid Monthly	5.74%	5.90%	100,000	day.
JUMBO 6 Year Paid Monthly	5.74%	5.90%	100,000	

Compounding Method:

IRA Certificates: Certificates with terms of six months to six years Shares - Compounded monthly, paid monthly
 are available for purchase as IRA accounts at the same rates as above. Certificates - Compounded daily, paid monthly

Money Market Share Savings

Transaction Limitations: For money market

\$.01 - \$ 999.99	3.01%	3.05%	.01	accounts, you may make up to 6 preauthorized, automatic, or telephonic transfers (e.g. Teller or Express) to another account of yours or to a third party during a calendar month. Of these 6, you may make no more than 3 transfers to a third party by check or debit card. A pre-
1,000.00 - 9,999.99	3.59%	3.75%	1,000	
10,000.00 - 24,999.99	5.03%	5.25%	10,000	
25,000.00 - 49,999.99	5.03%	5.25%	25,000	
50,000.00 - 74,999.99	5.03%	5.25%	50,000	
75,000.00 and over	5.03%	5.25%	75,000	