



## Savings Rates

As of December 31, 2011

### **Share Dividends**

\$25.00 minimum deposit to open.  
Dividend paid quarterly.

Amount	APR	APYE
0.01 – 199.99	0.00%	0.00%
200 – 4,999.99	0.10%	0.10%
5000 – 19,999.99	0.25%	0.26%
20000 – 49,999.99	0.35%	0.37%
50000.00 & Up	0.50%	0.55%

Rates are subject to change at any time. Please contact the Credit Union to confirm the current rates.

### **Christmas Club Accounts**

Dividends paid quarterly.

Amount	APR	APYE
25.00 & Up	0.10%	0.10%

### **Individual Retirement Account**

#### **Dividends**

\$100.00 minimum opening deposit.  
Dividend paid quarterly.

Amount	APR	APYE
25.00 & Up	1.00%	1.10%

### **Share Certificate of Deposit**

#### **Dividends**

\$1000.00 minimum to open.  
Rates are set each day.