



April 20, 2011
 Investments

	RATE	APY
Savings:	0.75%	0.75%
<small>\$25.00 Minimum</small>		
Checking:	0.25%	0.25%
<small>\$1,000.00 Minimum to earn interest</small>		
Christmas:	0.75%	0.75%
Vacation:	0.75%	0.75%
Money Market:	1.25%	1.26%
<small>\$10,000.00 Minimum to earn higher rate of interest</small>		
IRA Savings:	2.50%	2.52%

Certificate of Deposits**

	\$500.00		\$1,000.00		\$2,500.00		\$10,000.00		\$25,000.00	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
3 Month	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
6 Month	1.10%	1.10%	1.10%	1.10%	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%
12 Month	1.10%	1.10%	1.25%	1.26%	1.75%	1.76%	1.75%	1.76%	1.75%	1.76%
24 Month	1.25%	1.26%	1.25%	1.26%	2.00%	2.02%	2.00%	2.02%	2.00%	2.02%
36 Month	1.60%	1.61%	1.60%	1.61%	2.10%	2.12%	2.10%	2.12%	2.10%	2.12%

Certificate of Deposit Specials

\$100.00 Minimum

Youth*	Rate	APY
12 Month	2.00%	2.02%

*Maximum deposit of \$10,000.00 per member

**Interest compounded quarterly.
 A penalty may be imposed for early withdrawal on certificates.
 IRA funds may be placed in any Certificate of Deposit.