



January 17, 2012

****Investments****

	RATE	APY
Savings:	0.75%	0.75%
	\$25.00 Minimum	
Checking:	0.25%	0.25%
	\$1,000.00 Minimum to earn interest	
Christmas:	0.75%	0.75%
Vacation:	0.75%	0.75%
Money Market:	1.25%	1.26%
	\$10,000.00 Minimum to earn	
	higher rate of interest	
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	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
6 Month	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
12 Month	1.10%	1.10%	1.00%	1.00%	1.00%	1.00%	1.10%	1.10%	1.10%	1.10%
24 Month	1.10%	1.10%	1.10%	1.10%	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%
36 Month	1.30%	1.31%	1.10%	1.10%	1.25%	1.26%	1.50%	1.51%	1.50%	1.51%
			1.30%	1.31%	1.40%	1.41%	1.75%	1.76%	1.75%	1.76%

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.