



Current Rates
Effective March 1, 2010

Checking Accounts

	<u>Min. to Earn</u>	<u>Dividend Rate</u>	<u>APY</u>	<u>Comp. Frequency</u>
Dividend Checking	\$500	.10%	.10%	Monthly
Money Market Checking	\$2,500 - \$4,999	.25%	.25%	Monthly
	\$5,000 - \$24,999	.25%	.25%	Monthly
	\$25,000 - \$49,999	.25%	.25%	Monthly
	\$50,000 - \$99,999	.25%	.25%	Monthly
	\$100,000 +	.25%	.25%	Monthly

Savings Accounts

Regular Savings	\$100	.15%	.15%	Quarterly
Youth Account	\$25	.25%	.25%	Quarterly
MarketStar	\$50,000	.40%	.40%	Quarterly
MarketStar 5000	\$5,000	.25%	.25%	Quarterly
Escrow	\$5	.46%	.46%	Quarterly
Variable IRA	\$1	.50%	.50%	Quarterly
Goal Setter	\$5	.75%	.75%	Monthly
Platinum Money Market	\$0 - \$9,999	.15%	.15%	Monthly
	\$10,000 +	.25%	.25%	Monthly

SC/IRA Accounts

3 month SC/IRA	\$500 +	.30%	.30%	Maturity
6 month SC/IRA	\$500 +	.50%	.50%	Quarterly
1 year SC/IRA	\$500 +	.75%	.75%	Quarterly
2 year SC/IRA	\$500 +	1.00%	1.00%	Quarterly
3 year SC/IRA	\$500 +	1.24%	1.25%	Quarterly
4 year SC/IRA	\$500 +	1.49%	1.50%	Quarterly

All rates are subject to change without notice. Service fees could reduce earnings in some accounts. A penalty for early withdrawal will be assessed for Share Certificates, Individual Retirement Accounts and Goal Setter Savers Accounts. The National Credit Union Share Insurance Fund federally insures all savings in the credit union. A complete disclosure regarding the terms of these accounts and a current fee schedule have been provided for your review as required by the Federal Truth-In-Savings Act. Rates are rounded to the nearest 100th of a percent.

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Current Rates
Effective August 24, 2010

Vehicle Loans *as low as*

New	6.50% APR	60 Months
2009 – 2007	7.00% APR	60 Months
2006 – 2005	7.50% APR	54 Months
2004 >	8.00% APR	36 Months

Home Equity Loans *as low as*

36 Months	5.50% APR
60 Months	5.75% APR
120 Months	6.00% APR
180 Months	6.25% APR

Home Equity Line of Credit

as low as	5.25% APR
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All rates and terms are subject to change without notice. Property insurance is required to open a Home Equity Line of Credit. APR = Annual Percentage Rate. The prevailing APR will be applied to outstanding balances. The rate is calculated by adding up to 4% to the prime rate (as published in the Wall Street Journal). No interest is charged until funds are used. A complete disclosure regarding the terms of these loans and a current fee schedule have been provided for your review as required by the Federal Truth-In-Savings Act.



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