



Current Rates
Effective December 6, 2011

	<u>Min. to Earn</u>	<u>Dividend Rate</u>	<u>APY</u>	<u>Comp. Frequency</u>
Checking Accounts				
Dividend Checking	\$500	.10%	.10%	Monthly
Money Market Checking	\$2,500 - \$4,999	.20%	.20%	Monthly
	\$5,000 - \$24,999	.20%	.20%	Monthly
	\$25,000 - \$49,999	.30%	.30%	Monthly
	\$50,000 - \$99,999	.30%	.30%	Monthly
	\$100,000 +	.40%	.40%	Monthly

Savings Accounts

Regular Savings	\$100	.20%	.20%	Quarterly
Youth Account	\$25	.20%	.20%	Quarterly
MarketStar	\$50,000	.40%	.40%	Quarterly
MarketStar 5000	\$5,000	.25%	.25%	Quarterly
Escrow	\$5	.20%	.20%	Quarterly
Variable IRA	\$1	.50%	.50%	Quarterly
Holiday Club	\$5	.50%	.50%	Quarterly
Goal Setter	\$5	.40%	.40%	Monthly
Goal Setter Product is discontinued. Rate applies to accounts opened prior 12/6/2011.				
Platinum Money Market	\$0 - \$9,999	.20%	.20%	Monthly
	\$10,000 +	.35%	.35%	Monthly

CD/IRA Accounts

3 month (CD Non-IRA)	\$500 +	.40%	.40%	Maturity
3 month (IRA)	\$500 +	.50%	.50%	Maturity
6 month (CD Non-IRA)	\$500 +	.50%	.50%	Quarterly
6 month (IRA)	\$500 +	.60%	.60%	Quarterly
1 year (CD Non-IRA)	\$500 +	.65%	.65%	Quarterly
1 year (IRA)	\$500 +	.75%	.75%	Quarterly
2 year (CD Non-IRA)	\$500 +	.90%	.90%	Quarterly
2 year (IRA)	\$500 +	1.00%	1.00%	Quarterly
3 year (CD Non-IRA)	\$500 +	1.30%	1.31%	Quarterly
3 year (IRA)	\$500 +	1.40%	1.41%	Quarterly
4 year (CD Non-IRA)	\$500 +	1.65%	1.66%	Quarterly
4 year (IRA)	\$500 +	1.75%	1.76%	Quarterly
5 year (CD Non-IRA)	\$500+	2.11%	2.13%	Quarterly
5 year (IRA)	\$500 +	2.21%	2.23%	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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LOAN RATES AS OF 12.6.2011

Prime Rate: 3.25%

Loan type	Credit Score			Rate term	Max term
	>= 680	679-600	<=599		
Equity fixed (2nd Lien Only)					
36 mths	5.50%	6.25%			
60 mths	5.75%	6.50%			
120 mths*	6.00%	6.75%			
180 mths*	6.25%	7.00%			
Equity fixed (1st Lien Only)					
60 mths	4.25% *		* if ltv is 70% or less and credit score over 700		
60 mths		4.75% *	* if above ltv and credit score requirements not met		
				Review	
HELOC	Prime + 2%	Prime + 4%		At Maturity	