



SHARE DEPOSIT DIVIDEND RATES (Effective January 23, 2008)

<u>Account Type</u>	<u>Annual Percentage Rate</u>	<u>Annual Percentage Yield</u>
Regular Share Saving	1.00%	1.01%
Holiday Club	1.00%	1.01%
Other Share Savings	1.00%	1.01%
IRA Share Savings	1.25%	1.26%
6 - Month Term Share Account Minimum Deposit \$1,000.00	4.00%	4.07%
12 – Month Term Share Account Minimum Deposit \$1,000.00	4.05%	4.12%
24 – Month Term Share Account Minimum Deposit \$1,000.00	4.15%	4.23%
IRA - 36 Month Term Share Account Minimum Deposit \$1,000.00	4.40%	4.49%

All deposits are federally insured up to at least \$100,000 by the National Credit Union Administration, a U.S. Government Agency.

All dividends are declared by the Board of Directors on a quarterly basis and are subject to change. Federal Law prohibits payment of dividends in excess of earnings.

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