



## Savings Rates

\*APY = Annual Percentage Yield. APY is accurate as of June 30, 2013; the last dividend declaration date. Rates/APY may change at any time.

<b>Share Savings (S1)</b>		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
Requires \$5.00 to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

<b>Secondary Savings (S2)</b>		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
No deposit required to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

<b>Share Secured MasterCard (S3)</b>		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
Requires a minimum of \$500 to open; funds secured for MasterCard. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

<b>Christmas Club (S4)</b>		
Minimum balance to earn stated APY	Rate	APY
\$100	0.20%	0.20%
No deposit required to open. \$100 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

<b>SHARE DRAFT (S5)</b>		
Minimum balance to earn stated APY	Rate	APY
\$300	0.05%	0.05%
\$300 minimum balance to earn dividends. Fees could reduce earnings on account. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

<b>IRA SHARE SAVINGS (S9, S10, S11, S12)</b>		
Minimum balance to earn stated APY	Rate	APY
\$100	0.25%	0.25%
\$100 minimum balance to earn dividends. Rates may vary after the account is opened. APY is accurate as of the last dividend declaration date.		

## Certificate Rates

\*APY = Annual Percentage Yield. APY is accurate as of June 30, 2013; the last dividend declaration date. Rates/APY may change at any time.

<b>Certificates and IRs</b>		
Minimum balance to earn stated APY	Rate	APY
<b>6 Month Certificate</b>	0.25%	0.25%
\$1,000		
<b>12 Month Certificate</b>	0.25%	0.25%
\$1,000		
<b>24 Month Certificate</b>	0.75%	0.75%
\$1,000		
<b>36 Month Certificate</b>	1.00%	1.00%
\$1,000		
<b>60 Month Certificate</b>	1.20%	1.21%
\$1,000		
<p>APY = Annual Percentage Yield. Rates are subject to change. Penalty for Early Withdrawal. Fees may reduce earnings on the account. Interest compounded quarterly. A member may elect interest to be added back to the certificate, deposited to an account or check to be mailed. For more information about certificates call 319-273-2479.</p>		