



Investment Rates

Certificate of Deposit - Youth Account - IRA - Share - Money Market Account

Effective 1/28/11

Certificates of Deposit

<u>Minimum Deposit</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>
\$1,000.00	6 Month	0.350%	0.351%
\$1,000.00	12 Month	0.350%	0.351%
\$1,000.00	18 Month	0.450%	0.451%
\$1,000.00	24 Month	0.450%	0.451%
\$1,000.00	36 Month	0.550%	0.552%
<u>Minimum Deposit</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>
\$10,000.00	6 Month	0.350%	0.351%
\$10,000.00	12 Month	0.350%	0.351%
\$10,000.00	18 Month	0.450%	0.451%
\$10,000.00	24 Month	0.450%	0.451%
\$10,000.00	36 Month	0.550%	0.552%
<u>Minimum Deposit</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>
\$100,000.00	6 Month	0.350%	0.351%
\$100,000.00	12 Month	0.350%	0.351%
\$100,000.00	18 Month	0.450%	0.451%
\$100,000.00	24 Month	0.450%	0.451%
\$100,000.00	36 Month	0.550%	0.552%

Youth Account Certificates of Deposit

<u>Min / Max Per Youth Account</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>
\$100.00 to \$1,000.00	3 Month	0.900%	0.904%

IRA Certificates of Deposit

<u>Minimum Deposit</u>	<u>Term</u>	<u>Rate</u>	<u>APY</u>
\$1,000.00	6 Month	0.400%	0.401%
\$1,000.00	12 Month	0.500%	0.501%
\$1,000.00	18 Month	0.600%	0.602%
\$1,000.00	24 Month	0.700%	0.702%
\$1,000.00	36 Month	0.800%	0.803%

Share and Money Market Accounts

<u>Account Type</u>	<u>Min. to Earn Interest</u>	<u>Rate</u>	<u>APY</u>
Youth Share	\$25.00	0.100%	0.100%
Share / Auxiliary / Holiday	\$100.00	0.100%	0.100%
Share Draft	\$0.00	0.000%	0.000%
IRA Share	\$25.00	0.450%	0.451%
Money Market	\$2,500.00	0.250%	0.250%

*All rates subject to change without notice.

