

EFFECTIVE AS OF: October 1, 2008 *Replaces rate sheet dated August 21, 2008*
 Rates subject to change.
 Please call (757) 552-1000 or (800) 678-8765 to obtain current rate information.



eSAVINGS / eCHECKING RATE SCHEDULE

This sheet is part of our Account Disclosures and Agreement. Please read the entire booklet.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY	DIVIDEND RATE	EFFECTIVE ANNUAL PERCENTAGE YIELD (APY)
<input type="checkbox"/> eSavings	\$0	\$0 - \$4,999	0.00%	0.00%
		\$5,000 - \$9,999	1.00%	1.00%
		\$10,000 - \$24,999	1.49%	1.50%
		\$25,000 - \$49,999	1.74%	1.75%
		\$50,000 - \$99,999	1.98%	2.00%
		\$100,000+*	2.23%	2.25%
<input type="checkbox"/> eChecking	\$0	\$0 - \$4,999	0.00%	0.00%
		\$5,000 - \$19,999	5.00%	0.00% - 3.84%
		\$20,000+*	1.00%	1.00% - 3.84%

*The dividend rate and Annual Percentage Yield (APY) specified for a balance tier will apply to the balance when the average daily balance for the dividend period is within that tier. Dividend earnings are based on the balance tiers outlined on the Rate Schedule.

Dividends are compounded and credited monthly.

Fees may reduce earnings on the account. Accounts must meet the minimum requirements each month to earn dividends. Rate subject to change at anytime after account opening.

This Credit Union is federally insured by the National Credit Union Administration.

