

EFFECTIVE AS OF: October 1, 2010 *Replaces rate sheet dated 01/01/09*
 Rates subject to change.
 Please call (757) 552-1000 or (800) 678-8765 to obtain current rate information.



PRIME SHARE / CHECKING 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	ANNUAL PERCENTAGE YIELD (APY)
<input type="checkbox"/> Prime Share	\$5	\$100 – \$1,999 \$2,000 & up*	0.10% 0.20%	0.10% 0.20%
<input type="checkbox"/> Student Checking	\$1	N/A	0.00%	0.00%
<input type="checkbox"/> Free Checking	\$0	\$0	0.00%	0.00%
<input type="checkbox"/> Preferred Checking	\$1	\$2,500	0.15%	0.15%
<input type="checkbox"/> Preferred Plus Checking	\$1	\$2,500	0.15%	0.15%
<input type="checkbox"/> Elite 50 Checking	\$1	\$1,500	0.15%	0.15%
<input type="checkbox"/> Elite 50 Checking Plus	\$1	\$1,500	0.30%	0.30%
<input type="checkbox"/> Premier Checking	\$1	\$2,500	0.50%	0.50%
<input type="checkbox"/> Business Checking	\$100	N/A	0.00%	0.00%

*The dividend rate and Annual Percentage Yield (APY) specified for a balance tier will apply to the entire balance when the average daily balance for the dividend period is within that tier.

Dividends are compounded and credited quarterly, except on Elite 50 Checking and Elite 50 Checking Plus on which dividends are compounded and credited monthly.

Fees may reduce earnings on the account. Rate subject to change at any time after account opening. This Credit Union is federally insured by the National Credit Union Administration.

