

**EFFECTIVE AS OF:** January 1, 2009 *Replaces rate sheet dated 04/01/08*  
 Rates subject to change.  
 Please call (757) 552-1000 or (800) 678-8765 to obtain current rate information.

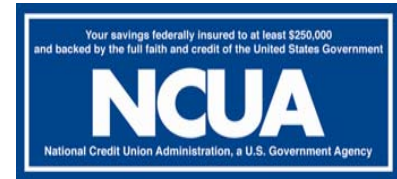
## ALTERNATIVE SHARE RATE SCHEDULE

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

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT AND MAINTAIN ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Special Share	\$5,000	\$5,000	0.75%	0.75%
Custom Share	\$1	\$100	0.20%	0.20%
IRA Fund	\$1	\$100 - \$9,999 \$10,000 & up*	0.75% 1.00%	0.75% 1.00%

\*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. Rate subject to change at anytime after account opening.



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