

Rates subject to change.



IRA/SHARE CERTIFICATE & MONEY MARKET RATE SCHEDULE

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

ACCOUNT TYPE	MINIMUM DAILY BALANCE TO OBTAIN APY	RATES			
		With Preferred Plus, Elite 50 Plus, or Premier Checking		Without Preferred Plus, Elite 50 Plus, or Premier Checking	
IRA/Share Certificate		DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
60-month	\$10,000	3.07%	3.11%	2.82%	2.85%
	\$2,500	2.97%	3.00%	2.72%	2.75%
	\$500	2.87%	2.90%	2.62%	2.65%
36-month	\$10,000	2.48%	2.50%	2.23%	2.25%
	\$2,500	2.38%	2.40%	2.13%	2.15%
	\$500	2.28%	2.30%	2.03%	2.05%
24-month	\$10,000	2.24%	2.26%	1.99%	2.00%
	\$2,500	2.14%	2.16%	1.89%	1.90%
	\$500	2.04%	2.06%	1.79%	1.80%
12-month	\$10,000	2.04%	2.06%	1.79%	1.80%
	\$2,500	1.94%	1.95%	1.69%	1.70%
	\$500	1.84%	1.85%	1.59%	1.60%
6-month	\$10,000	1.59%	1.60%	1.34%	1.35%
	\$2,500	1.49%	1.50%	1.24%	1.25%
	\$500	1.40%	1.41%	1.15%	1.15%
12-month No Penalty (Share Certificate only)	\$1,000	1.20%	1.21%	0.95%	0.95%
Money Market Plus	\$2,500 - \$9,999.99	0.50%	0.50%	0.50%	0.50%
	\$10,000 - \$24,999.99	0.75%	0.75%	0.75%	0.75%
	\$25,000 - \$49,999.99	1.00%	1.00%	1.00%	1.00%
	\$50,000 - \$99,999.99	1.25%	1.26%	1.25%	1.26%
	\$100,000 and up	2.00%	2.02%	2.00%	2.02%
Market Link	\$5,000 - \$9,999.99	0.50%	0.50%	0.50%	0.50%
	\$10,000 - \$24,999.99	0.75%	0.75%	0.75%	0.75%
	\$25,000 - \$49,999.99	1.00%	1.00%	1.00%	1.00%
	\$50,000 - \$99,999.99	1.25%	1.26%	1.25%	1.26%
	\$100,000 and up	2.00%	2.02%	2.00%	2.02%

IRA/Share Certificates

No withdrawal may reduce the balance below the minimum deposit needed to open the certificate account. Minimum withdrawal from principal is \$500.00. The APY assumes dividends remain in the account until maturity. Early withdrawal subject to penalty. Dividends are compounded and credited quarterly.

Money Market Plus and Market Link

Dividends are compounded and credited monthly. Fees may reduce earnings.

RATES EFFECTIVE AS OF: October 9, 2009 (Replaces rate sheet dated 7/16/09)

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



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CHARTWAY'S PREMIUM CERTIFICATES

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

ACCOUNT TYPE	MINIMUM DAILY BALANCE TO OBTAIN APY	MAXIMUM OPENING BALANCE	RATES			
			With Preferred Plus, Elite 50 Plus, or Premier Checking		Without Preferred Plus, Elite 50 Plus, or Premier Checking	
			DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
7-month	\$15,000	\$90,000	1.74%	1.75%	1.49%	1.50%
5-month*	\$5,000	\$250,000	1.99%	2.00%	--	--

*APY = Annual Percentage Yield. Annual percentage yield as of 10/09/2009. Minimum \$5,000 deposit required. Maximum deposit of \$250,000. 5-month term. Requires Preferred Plus, Elite 50 Plus, or Premier Checking. Offer does not apply to funds already on deposit with the credit union. The certificate will roll to a 6 month term at the end of the 5 month period. Penalty associated with early withdrawal. Limited time offer, rates and terms subject to change without notice. This offer cannot be combined with any other offer. Some restrictions apply. Membership eligibility subject to verification. This credit union is federally insured by the National Credit Union Administration.

RATES EFFECTIVE AS OF: October 9, 2009 (Replaces rate sheet dated 7/16/09)

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

