

MEMBER LOYALTY CERTIFICATES

15 MONTHS

1.00% APR 1.00% APY*

23 MONTHS

1.30% APR 1.31% APY*

APY Annual Percentage Yield. Rates may change without notice. Offer valid at time of printing. Your Deposits are insured by NCUA. Early withdrawal penalties may apply. Rates are effective May 31, 2010. Member Loyalty .20 basis pts applies to specials only.