

Rates are Effective: August 1, 2009

The Credit Union may offer other rates for these accounts from time to time

ACCOUNTS	Dividend Rate & (APY)	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance To Keep Account Open	Minimum Balance To Avoid Service Fee	Minimum Balance to Earn Stated APY
Share Savings	1.25% (1.26%)	Quarterly	Monthly	\$50.00	\$10.00	\$10.00	\$100.00
Christmas/Holiday Share	1.50% (1.50%)	Quarterly	Quarterly	\$100.00	\$10.00	None	None
Crown Management	0.00%	Monthly	Monthly	\$25.00	N/A	N/A	N/A
Digital Debit Account	0.00%	N/A	N/A	\$25.00	N/A	N/A	N/A
Simple Account	0.00%	N/A	N/A	\$25.00	N/A	N/A	N/A
Certificate of Deposit 1-3 Years	1.75% (1.76%)	Quarterly	Quarterly	\$500.00	\$500.00	\$500.00	\$500.00
Certificate of Deposit 4-5 Years	2.25% (2.26%)	Quarterly	Quarterly	\$500.00	\$500.00	\$500.00	\$500.00
HOT Certificate of Deposit 1-3 Years	2.75% (2.77%)	Quarterly	Quarterly	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Royal Certificate of Deposit Rates		<u>Minimum Deposit</u>	<u>Interest Rate</u>				
	3 Year CD:	\$1,000.00 - \$5,000.00 \$6,000.00 - \$25,000.00 \$26,000.00 - \$100,000.00	2.75% (2.77% APY) 3.25% (3.29% APY) 3.75% (3.80% APY)				
	4 Year CD:	\$1,000.00 - \$5,000.00 \$6,000.00 - \$25,000.00 \$26,000.00 - \$100,000.00	3.00% (3.03% APY) 3.75% (3.80% APY) 4.25% (4.31% APY)				
	5 Year CD:	\$1,000.00 - \$5,000.00 \$6,000.00 - \$25,000.00 \$26,000.00 - \$100,000.00	3.25% (3.29% APY) 4.50% (4.57% APY) 4.75% (4.83% APY)				