



RATE SCHEDULE								
Share Certificates of Deposit								
Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
6 month	1,000	at maturity	at maturity	term of acct.	1.65%	1.66%	26	4/1/09
1 year	1,000	quarterly	quarterly	quarterly	1.75%	1.76%	31	4/1/09
18 month	1,000	quarterly	quarterly	quarterly	1.85%	1.86%	38	4/1/09
2 year	1,000	quarterly	quarterly	quarterly	2.25%	2.27%	32	4/1/09
3 year	1,000	quarterly	quarterly	quarterly	2.50%	2.52%	33	4/1/09
4 year	1,000	quarterly	quarterly	quarterly	2.65%	2.68%	34	4/1/09
5 year	1,000	quarterly	quarterly	quarterly	2.75%	2.78%	35	4/1/09
1 year	1,000	monthly	monthly	monthly	1.70%	1.71%	61	
18 month	1,000	monthly	monthly	monthly	1.80%	1.82%	68	4/1/09
2 year	1,000	monthly	monthly	monthly	2.20%	2.22%	62	4/1/09
3 year	1,000	monthly	monthly	monthly	2.45%	2.48%	63	4/1/09
I.R.A.								
Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
1 year	100	quarterly	quarterly	quarterly	1.80%	1.81%	91	4/1/09
2 year	100	quarterly	quarterly	quarterly	2.30%	2.32%	92	4/1/09
3 year	100	quarterly	quarterly	quarterly	2.55%	2.58%	93	4/1/09
4 year	100	quarterly	quarterly	quarterly	2.70%	2.73%	94	4/1/09
5 year	100	quarterly	quarterly	quarterly	2.80%	2.83%	95	4/1/09
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Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
Regular * Shares	25	quarterly	quarterly	calendar quarter	0.60%	0.60%	1	7/1/09
IRA Money Market	no min	monthly	monthly	calendar month	1.50%	1.51%	90	
Money Market*	1,000	monthly	monthly	calendar month	1.00%	1.01%	72	5/1/09
Money Market*	10,000	monthly	monthly	calendar month	1.15%	1.16%	72	5/1/09
Money Market*	25,000	monthly	monthly	calendar month	1.25%	1.26%	72	5/1/09
Money Market*	50,000	monthly	monthly	calendar month	1.30%	1.31%	72	5/1/09
Holiday	no min	Annually	Annually	calendar quarter	0.60%	0.60%	25	7/1/09
Bonus Checking	no min	monthly	monthly	calendar month	0.00%	0.00%	75/76/77	
Kirby	25	monthly	monthly	calendar month	0.60%	0.60%	13	7/1/09
CU Succeed	25	monthly	monthly	calendar month	0.60%	0.60%	20	7/1/09

* 1) No more than six transfers and withdrawals or combination of during the calendar month.

Dividends are based on the Credit Union's Earnings at the end of a Dividend period and cannot be Guaranteed.