



Member Deposit Rate Sheet

Deposit Rates Effective 1/19/2012	Annual Percentage Rate	Annual Percentage Yield
Member Share/IRA Certificates*		
3 Month	0.10%	0.100%
6 Month	0.20%	0.200%
12 Month	0.55%	0.551%
18 Month	0.90%	0.903%
24 Month	1.00%	1.004%
36 Month	1.30%	1.306%
48 Month	1.45%	1.458%
60 Month	2.00%	2.015%
Powersavers 12 Month Certificate**	0.55%	0.551%
Member Social Investor Certificates*		
12 Month	0.35%	0.350%
24 Month	0.45%	0.451%
36 Month	0.70%	0.702%
48 Month	1.00%	1.004%
60 Month	1.45%	1.458%
Share Rates*		
Share Savings	0.10%	0.100%
No Dividend Savings	N/A	N/A
Holiday Club	0.10%	0.100%
echecking	N/A	N/A
Simple Checking	N/A	N/A
AFIA IDA	1.00%	1.004%
Opportunities IDA	1.00%	1.004%
Business Builder Checking	N/A	N/A
Small Biz Checking	N/A	N/A
Non-Profit Checking	0.01%	0.010%
Member Money Market Savings or Checking Accounts*		
Balance \$500-\$10,000	0.05%	0.050%
Balance \$10,000.01-\$50,000	0.20%	0.200%
Balance \$50,000.00-\$99,999	0.35%	0.351%
Balance \$100,000 or greater	0.50%	0.501%

* All Rates on this page are subject to change at any time without notice. Fees could reduce earnings on the account. \$500 minimum balance required on all certificates except the Powersavers Certificate. Rates are the same for certificates in Traditional and Roth IRA's. 6 month and 18 month rates are not available for IRA's. Ask a Member Services Representative for further information about fees & terms applicable to the advertised accounts.

** \$100 minimum balance required on Powersavers Certificate. Additional deposits can be made at anytime throughout the term with no minimum. A non-member is defined as someone who does not meet the membership eligibility requirements.

