

Basic Shares, EDGE, Business Shares, Teen Scene, Sammy Savers Accounts (min. deposit \$5.00)	\$5,000 to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

Special Shares, Trust, Holiday, IRA & Roth IRA Accounts	Up to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

Ready Plus Checking Accounts (min. deposit \$2,500)	\$2,500 to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

SuperReady Checking Accounts (eligibility required) ¹	Up to \$25,000	
	APY	RATE
	1.26%	1.25%

Advantage Business and B-Plus Checking Accounts (min. deposit \$200)	\$2,500 to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.30%	0.30%	0.33%	0.33%	0.38%	0.38%	0.45%	0.45%	1.00%	1.00%

Classic Money Market Accounts (min. deposit \$5,000)	Up to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

Index Money Market Accounts (min. deposit \$25,000)	Up to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE ²
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

Anniversary Money Market Accounts (min. deposit \$5,000)	Up to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%

Share and IRA Certificate Accounts ⁴	\$500/\$100 ³ to \$49,999.99		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.10%	0.10%	0.15%	0.15%	0.20%
6-11 months	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%

Share and IRA Certificate Accounts ⁴	\$500/\$100 ³ to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	12-23 months	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%	0.60%
24-35 months	0.45%	0.45%	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%
36-47 months	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%
48-59 months	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%	1.11%	1.10%	1.21%	1.20%
60 months	1.16%	1.15%	1.26%	1.25%	1.36%	1.35%	1.46%	1.45%	1.56%	1.55%

Health Savings Accounts	Single		Family	
	APY	RATE	APY	RATE
	1.00%	1.00%	1.00%	1.00%



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency



APY's and Dividend Rates effective 1/01/2012. APY calculation assumes no withdrawal of dividend. Dividends earned on daily balance.

The Annual Percentage & Yield Dividend Rate Sheet are supplements to the Account Information Disclosure & Funds Availability Notice & Fee Schedule.

Annual Percentage Yield (APY) and Dividend Rate changes are within Credit Union discretion.

¹Dividend rate paid to balances up to \$25,000, no dividends will be paid to balances over \$25,000. For eligibility details, please speak with a Member Services Officer or visit us at bankamongfriends.com.

²The rate for each month is established by multiplying by 0.75 the 1-month CMT (Constant Maturity Treasury) in effect

2 business days prior to the last business day of the preceding month. Prevailing 1-month CMT rates can be found at <http://www.federalreserve.gov/releases/H15/update/H15upd.htm>.

³Opening Deposit for Collegiate Certificates. Other terms and conditions apply.

⁴Add-on feature available at anytime, as long as the total of the deposits does not exceed the original opening deposit. Add-on feature not available on the Limited-Time 60-month Certificate. A penalty may be imposed for early withdrawal.