

Basic Shares, EDGE, Business Shares, Teen Scene, Sammy Savers Accounts (min. deposit \$5.00)	\$5.00 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) <sup>1</sup>	Up to \$25,000	
	APY	RATE
	2.02%	2.00%

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 <sup>2</sup>
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.13%	0.13%

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 <sup>6</sup>	\$500/\$100 <sup>3</sup> to \$49,999.99		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.05%	0.05%	0.10%	0.10%	0.15%
6-11 months	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

Share and IRA Certificate Accounts <sup>6</sup>	\$500/\$100 <sup>3</sup> to \$49,999.99						\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	\$500/\$100 <sup>3</sup> to \$9999.99		Gold <sup>4</sup>		Platinum <sup>5</sup>		Rate includes Rewards premium		Rate includes Rewards premium	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
12-23 months	0.15%	0.15%	0.25%	0.25%	0.40%	0.40%	0.40%	0.40%	0.45%	0.45%
24-35 months	0.84%	0.84%	0.94%	0.94%	1.10%	1.09%	1.10%	1.09%	1.15%	1.14%
36-47 months	1.30%	1.29%	1.40%	1.39%	1.55%	1.54%	1.55%	1.54%	1.60%	1.59%
48-59 months	1.59%	1.58%	1.69%	1.68%	1.85%	1.83%	1.85%	1.83%	1.90%	1.88%
60 months	1.79%	1.78%	1.90%	1.88%	2.05%	2.03%	2.05%	2.03%	2.10%	2.08%

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 9/1/2010. 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.

<sup>1</sup>Dividend 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.

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

<sup>2</sup> 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>.

<sup>3</sup>Opening Deposit for Collegiate Certificates. Other terms and conditions apply.

<sup>4</sup>Gold Rewards if you have average daily balance of shares and loans of \$10,000. Available on certificates 12 months and longer.

<sup>5</sup>Platinum Rewards if you have average daily balance of shares and loans of \$50,000+. Midwest Mortgage, Wealth Management Account, or direct deposit to a checking account. Available on certificates 12 months and longer.

Additionally, if you are a member of the U.S. Armed Forces performing services in a combat zone, you qualify for Platinum Rewards.

<sup>6</sup>Add-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.