

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) ¹	Up to \$50,000	
	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%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

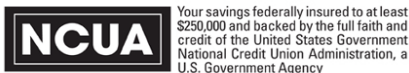
Index Money Market Accounts (min. deposit \$25,000)	Up to \$4,999.99		\$5,000 to \$9,999.99		\$10,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE ²
	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.25%	0.25%

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%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

Share and IRA Certificate Accounts ⁶	\$500/\$100³ to \$49,999.99		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.30%	0.30%	0.45%	0.45%	0.50%
6-11 months	0.59%	0.59%	0.69%	0.69%	0.74%	0.74%

Share and IRA Certificate Accounts ⁶	\$500/\$100³ to \$9999.99		\$500/\$100³ to \$49,999.99		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)			
			Gold⁴		Platinum⁵		Rate includes Rewards premium			
	APY	RATE	APY	RATE	APY	RATE	APY	RATE		
12-23 months	1.04%	1.04%	1.15%	1.14%	1.30%	1.29%	1.30%	1.29%	1.35%	1.34%
24-35 months	1.70%	1.69%	1.80%	1.79%	1.96%	1.94%	1.95%	1.93%	2.00%	1.98%
36-47 months	2.00%	1.98%	2.10%	2.08%	2.25%	2.23%	2.25%	2.23%	2.30%	2.28%
48-59 months	2.25%	2.23%	2.36%	2.33%	2.50%	2.47%	2.50%	2.47%	2.55%	2.52%
60 months	2.74%	2.71%	2.85%	2.81%	3.00%	2.96%	3.00%	2.96%	3.05%	3.01%

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



APY's and Dividend Rates effective 1/15/2010. 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.

¹Dividend rate paid to balances up to \$50,000, no dividends will be paid to balances over \$50,000. 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
³ 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>.
⁴Opening Deposit for Collegiate Certificates. Other terms and conditions apply.
⁵Gold Rewards if you have average daily balance of shares and loans of \$10,000. Available on certificates 12 months and longer.
⁶Platinum 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.
⁶Add-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.