



Share Certificate and IRA Certificate Rates

Rates are subject to change and are effective as of January 1, 2012

ALL Share Certificates				
Term	Minimum	Rate	APY	
91 days	\$ 500.00	0.150%	0.15%	
06 months	\$ 500.00	0.200%	0.20%	
12 months	\$ 500.00	0.200%	0.20%	
18 months	\$ 500.00	0.499%	0.50%	
30 months	\$ 500.00	0.598%	0.60%	
60 months	\$ 500.00	0.698%	0.70%	
IRA Share Certificates				
06 months	\$ 500.00	0.200%	0.20%	
12 months	\$ 500.00	0.200%	0.20%	
18 months	\$ 500.00	0.499%	0.50%	
30 months	\$ 500.00	0.598%	0.60%	
60 months	\$ 500.00	0.698%	0.70%	

APY = Annual Percentage Yield. Certificate rates remain fixed for the term of the certificate. Dividends will be credited to your account and compounded monthly. A penalty may be imposed for withdrawals before maturity. Rates are accurate and effective as of the date indicated and are subject to change without prior notice. If you have any questions or need current rate information, please call (808) 547-4521.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency