

SPRING NEWSLETTER 2011

DIVIDENDS

The declared share dividend rate for the first quarter is .30% with an APY (annual percentage yield) of .31%. The proposed dividend rate for the second quarter is .30% with an APY of .31% for shares. Share drafts will no longer earn dividends. The credit union is offering the following CD's:

6 month 0.65%	18 month 1.15%
12 month 1.05%	24 month 1.35%

Dividends on CD's are paid at maturity. Please call the credit union if you have any questions. CD rates are subject to change on a daily basis.

ANNUAL MEETING NEWS

This year's annual meeting was held on Saturday April 2, 2011. We saw many new faces and many familiar faces this year. We appreciate everyone who took time out of their day to join us for the food, prizes, and fun and of course the meeting. If anyone has any suggestions for next years meeting please contact the credit union. We look forward to seeing you again next year.

HOLIDAYS

The credit union will be closed on the following days:

- Monday March 30th for Memorial Day

LOAN SPECIAL-CARS, TRUCKS, AND MOTORCYCLES

<u>2005-2008 (up to 90% of Nada)</u>		<u>2009-NEW (up to 100% of Nada)</u>	
2 year	3.75	3 year	3.75
3 year	4.25	4 year	4.25
4 year	4.75	5 year	4.75
5 year	5.25	6 year	5.25 (over \$24k)

Some restrictions will apply. Please contact the credit union for further details.