

# DEPOSIT RATES

Accurate as of 6/8/10



Account Type	Dividend Rates	Annual Percentage Yield
Membership Shares	.18%	.18%
Club Accounts	.10%	.10%
Advantage Checking	.10%	.10%
Advantage 55 Checking	.20%	.20%
Kids & Teen Club: first \$500	.50%	.50%
Balance above \$500	.18%	.18%
Money Market		
\$2,500 to \$35,000	.20%	.20%
\$35,001 to \$50,000	.30%	.30%
\$50,001 to \$75,000	.40%	.40%
\$75,001 & above	.65%	.65%
IRA Shares	.65%	.65%

## CERTIFICATE ACCOUNTS

We offer bonus certificate rates to members that utilize our other services. The maximum bonus is .50% (.70% for Adv 55 accounts) towards our rates.

Term in Days	Dividend Rates	APY	Min. Opening Balance
31 to 90	N/A	N/A	\$1000
<i>Example: 2.05% APR / 2.07% APY is with no discount; 2.75% APR / 2.78% APY is with max. relationship rate bonus</i>			
91 to 180	.20% to .90%	.20% to .90%	\$1000
181 to 365	.50% to 1.20%	.50% to 1.21%	\$1000
366 to 730	.85% to 1.55%	.85% to 1.56%	\$500
731 to 1095	1.15% to 1.85%	1.16% to 1.87%	\$500
1096 to 1460	1.50% to 2.20%	1.51% to 2.22%	\$500
1461 to 1825	1.75% to 2.45%	1.76% to 2.48%	\$500

## Special BUMP CD

Member may bump the rate 1 time to the current market rate - the new rate remains for the maturity which is based on the original CD term.

731 to 1095	1.05% to 1.75%	1.06% to 1.76%	\$2500
1096 to 1460	1.30% to 2.00%	1.31% to 2.02%	\$2500
1461 to 1825	1.50% to 2.20%	1.51% to 2.22%	\$2500

## IRA CERTIFICATE ACCOUNTS

We offer bonus certificate rates to members that utilize our other services. The maximum bonus is .50% (.70% for Adv 55 accounts) towards our rates.

Term in Days	Dividend Rates	APY	Min. Opening Balance
31 to 90	N/A	N/A	\$1000
<i>Example: 2.15% APR / 2.17% APY is with no discount; 2.85% APR / 2.89% APY is with max. relationship rate bonus</i>			
91 to 180	.30% to 1.00%	.30% to 1.01%	\$1000
181 to 365	.65% to 1.35%	.65% to 1.36%	\$1000
366 to 730	1.00% to 1.70%	1.01% to 1.71%	\$500
731 to 1095	1.25% to 1.95%	1.26% to 1.97%	\$500
1096 to 1460	1.65% to 2.35%	1.66% to 2.38%	\$500
1461 to 1825	1.90% to 2.60%	1.92% to 2.63%	\$500

\*All rates are subject to change at anytime. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal.

Speak to a representative for applicable fees and terms or call 503.239.5336 or 800.982.2974 or visit [www.ofcu.com](http://www.ofcu.com) for more information.

