

# DEPOSIT RATES

Accurate as of 8/19/08



Account Type	Dividend Rates	Annual Percentage Yield
Membership Shares	.85%	.85%
Club Accounts	1.10%	1.11%
Advantage Checking	.50%	.50%
Advantage 55 Checking	.65%	.65%
Saver Hounds Club: <i>first \$500</i>	4.00%	4.07%
<i>Balance above \$500</i>	1.00%	1.01%
Money Market		
\$2,500 to \$35,000	1.50%	1.51%
\$35,001 to \$50,000	1.90%	1.92%
\$50,001 to \$75,000	2.15%	2.17%
\$75,001 & above	2.35%	2.38%
IRA Shares	2.65%	2.68%

## 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	2.00% to 2.70%	2.02% to 2.73%	\$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	2.55% to 3.25%	2.58% to 3.30%	\$1000
181 to 365	2.70% to 3.40%	2.73% to 3.45%	\$1000
366 to 730	2.85% to 3.55%	2.89% to 3.61%	\$500
731 to 1095	3.00% to 3.70%	3.04% to 3.76%	\$500
1096 to 1460	3.15% to 3.85%	3.20% to 3.92%	\$500
1461 to 1825	3.35% to 4.05%	3.40% to 4.13%	\$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	2.95% to 3.65%	2.99% to 3.71%	\$2500
1096 to 1460	3.05% to 3.75%	3.09% to 3.82%	\$2500
1461 to 1825	3.20% to 3.90%	3.25% to 3.97%	\$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	2.10% to 2.80%	2.12% to 2.84%	\$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	2.65% to 3.35%	2.68% to 3.40%	\$1000
181 to 365	2.75% to 3.45%	2.78% to 3.51%	\$1000
366 to 730	3.00% to 3.70%	3.04% to 3.76%	\$500
731 to 1095	3.15% to 3.85%	3.20% to 3.92%	\$500
1096 to 1460	3.30% to 4.00%	3.35% to 4.07%	\$500
1461 to 1825	3.50% to 4.20%	3.56% to 4.28%	\$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.

