



PO Box 1857, Aberdeen, SD 57402-1857
605.725.0900 ph 605.725.0899 fax

12/13/11

DIVIDENDS: (PROJECTED)

		<u>Dividend Rate</u>	<u>Annual Percentage Yield</u>
Shares:	\$25 - \$499.99	0.03%	0.03%
	\$500 - \$999.99	0.05%	0.05%
	\$1000 and above	0.10%	0.10%
Super Shares:	\$1000 - \$4999.99	0.10%	0.10%
	\$5000 - \$9999.99	0.15%	0.15%
	\$10000 - \$24999.99	0.20%	0.20%
	\$25000 and above	0.25%	0.25%
Share Drafts:	\$100 - \$499.99	0.03%	0.03%
	\$500 - \$999.99	0.05%	0.05%
	\$1000 and above	0.10%	0.10%
Christmas Club (Projected for 2012- Penalty for early withdrawal)		1.00%	1.00%
Club 18 (Penalty for early withdrawal)		1.90%	1.91%
IRA Shares:	\$25 - \$499.99	0.50%	0.50%
	\$500 - \$999.99	0.75%	0.75%
	\$1000 and above	1.00%	1.00%
Share Certificates:	6 month	0.35%	0.35%
	12 month	0.60%	0.60%
	18 month	0.60%	0.60%
	24 month	0.85%	0.85%
	30 month	0.85%	0.85%
	36 month	1.25%	1.25%
Certificate Plus! - 60 month with option to increase rate once during term		1.90%	1.90%
*** Higher balance certificates qualify for an increase on all certificates. See CU staff for details.			
IRA Certificates:	.25% above share certificate rates		
Funeral Trust Accounts:		1.90%	1.91%

LOANS:

	<u>Base Rate</u>	<u>Lowest Rate</u>
Secured:	6.00%	4.00%**
Non-Titled Secured:	11.50%	9.50%**
Unsecured: (See Loan Officer for maximum amounts and terms.)	14.25%	9.50%**
Credit Union Student Loans	10.00%	10.00%
Overdraft Protection Loans	15.00%	15.00%
Guaranteed Student Loans (Stafford and Parent Plus)		(set by Dept of Ed.)
Home Equity & In-House First Mortgage Loans	(call for current rates and terms)	
Secondary Market First Mortgages	(call for current rates)	
Member Business Loans	(call for current rates)	

*Receive 1/4% discount on all secured loans and signature loans for each criteria met:

- A. Payroll deduction or automatic payment
- B. If financing for three years or less on secured loans (does not apply to signature loans and must finance more than \$5000).

*Receive 1/4% discount for each of the following services used with Healthcare Plus with a maximum discount of 1/2%:

- 1.) Having an active share draft account, 2.) Having a credit card, 3.) Having an IRA account and/or
- 4.) Having a \$1000 balance in shares and/or share certificates.

**Lowest rate assumes maximum discounts applied.

Discounts do not apply to the home equity loan, the credit union student loan or any share or share certificate secured loan. Rates may be increased due to poor or adverse credit. See the Truth-in-Lending Disclosure for details. Simple interest is charged on the outstanding balance of the loan. There are no prepayment penalties. Credit Disability, Credit Life, and Joint Credit Life are available on all loans. There is a \$10 document fee for all advances and a \$50.00 charge to refinance in-house to a lower rate.

Share or share certificate secured loans are 3.00% over the current rate paid on the security. All rates are based on APR (Annual Percentage Rate).

