



SOUTHEASTERN
FEDERAL CREDIT UNION

Dividend Rates

As of September 1, 2010

	<u>APR</u>	<u>APY[^]</u>
Share Savings (over \$100)	0.50%	0.50%
Checking (over \$2,500)	0.30%	0.30%
IRA Shares	1.00%	1.00%
Club Accounts	0.50%	0.50%
Health Savings Accounts		
\$0—\$10,000	1.00%	1.00%
Over \$10,000	1.15%	1.15%

Money Market

SmartChoice MM

\$2,500—\$10,000	0.50%	0.50%
Over \$10,000	1.05%	1.06%

Performance MM

\$10,000—\$40,000	1.05%	1.06%
Over \$40,000	1.50%	1.51%

Term Share Certificate†

91-day	0.75%	0.75%
181-day	1.25%	1.25%
<u>12-month</u>	<u>1.75%</u>	<u>1.76%</u>
18-month	2.00%	2.01%
24-month	2.10%	2.12%
30-month Step-Up	2.10%	2.12%
<u>36-month</u>	<u>2.45%</u>	<u>2.47%</u>
48-month	2.50%	2.52%
60-month	2.65%	2.68%

[^] Annual Percentage Yield. Rates are subject to change with out notice.

[†] 91-day and 181-day certificate rates are based on a simple dividend calculation. All other certificates are compounded quarterly. A \$500 minimum deposit is required on all certificates.

Please contact the Credit Union for further information on applicable fees and terms.

NCUA

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