



SOUTHEASTERN
FEDERAL CREDIT UNION

Dividend Rates

As of March 10, 2010

	<u>APR</u>	<u>APY[^]</u>
Share Savings (over \$100)	0.75%	0.75%
Checking (over \$2,500)	0.40%	0.40%
IRA Shares	1.00%	1.00%
Club Accounts	0.75%	0.75%
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	0.75%	0.75%
Over \$10,000	1.25%	1.26%

Performance MM

\$10,000—\$40,000	1.25%	1.26%
Over \$40,000	2.15%	2.17%

Term Share Certificate†

91-day	1.55%	1.56%
181-day	1.75%	1.76%
<u>12-month</u>	<u>2.00%</u>	<u>2.02%</u>
18-month	2.25%	2.27%
24-month	2.35%	2.37%
30-month Step-Up	2.35%	2.37%
<u>36-month</u>	<u>2.60%</u>	<u>2.63%</u>
48-month	2.75%	2.78%
60-month	2.90%	2.93%

[^] 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