



SOUTHEASTERN
FEDERAL CREDIT UNION

Dividend Rates

As of July 1, 2008

	<u>APR</u>	<u>APY[^]</u>
Share Savings (over \$100)	1.10%	1.11%
Checking (over \$2,500)	0.50%	0.50%
IRA Shares	1.20%	1.21%
Club Accounts	1.10%	1.11%

Money Market

SmartChoice MM

\$2,500—\$10,000

Over \$10,000

1.93%

1.95%

2.37%

2.40%

Performance MM

\$10,000—\$40,000

Over \$40,000

2.66%

2.70%

3.15%

3.20%

Term Share Certificate[†]

91-day	2.50%	2.52%
181-day	2.60%	2.62%
<u>12-month</u>	<u>2.97%</u>	<u>3.00%</u>
18-month	3.11%	3.15%
24-month	3.21%	3.25%
30-month Step-Up	3.21%	3.25%
<u>36 month</u>	<u>3.36%</u>	<u>3.40%</u>
48-month	3.50%	3.55%
60-month	3.84%	3.90%

[^] 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.

