

WHITE RIVER CREDIT UNION

Effective July 20, 2010

*** Rates subject to change daily without notice ***

Term Share Certificate (CD) Rates

	<u>\$1,000.00 TO \$9,999.99</u>	<u>\$10,000.00 & Over</u>
<u>TERM</u>	<u>Rate / APY*</u>	<u>Rate / APY*</u>
6 Month	.648 / .650	.798 / .800
12 Month	.947 / .950	1.095 / 1.100
24 Month	1.294 / 1.300	1.442 / 1.450
Municipal 24M		1.541 / 1.550
IRA 12 Month	.996 / 1.000	

Money Market Rates

<u>TIERS</u>	<u>Rate / APY*</u>
Under \$1,000.00	.250 / .250
\$1,000 - \$2,499.99	.300 / .300
\$2,500 - \$9,999.99	.499 / .500
\$10,000 - \$24,999.99	.548 / .550
\$25,000 - \$49,999.99	.648 / .650
\$50,000 - \$99,999.99	.747 / .750
Over \$100,000.00	.846 / .850

Share Rates

<u>Primary Share Tiers</u>	<u>Rate/APY*</u>
\$.00 - \$749.99	.250 / .250
\$750.00 - \$2,499.99	.300 / .300
Over \$2,500.00	.500 / .501
Drafts	.000 / .000
IRA Accumulator Savings Account	.500 / .501
Club Accounts	.300 / .300

*APY = Annual percentage Yield