

# WHITE RIVER CREDIT UNION

Effective December 19, 2011

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

## Term Share Certificate (CD) Rates

TERM	<u>\$1,000.00 TO \$9,999.99</u>	<u>\$10,000.00 &amp; Over</u>
	Rate / APY*	Rate / APY*
6 Month	.350 / .350	.449 / .450
12 Month	.648 / .650	.748 / .750
24 Month	.947 / .950	1.046 / 1.050
Municipal 24M		1.145 / 1.150
IRA 12 Month	1.046 / 1.050	

## Money Market Rates

<u>TIERS</u>	<u>Rate / APY*</u>
Under \$1,000.00	.200 / .200
\$1,000 - \$2,499.99	.250 / .250
\$2,500 - \$9,999.99	.399 / .400
\$10,000 - \$24,999.99	.399 / .400
\$25,000 - \$49,999.99	.449 / .450
\$50,000 - \$99,999.99	.548 / .550
Over \$100,000.00	.648 / .650

## Share Rates

<u>Primary Share Tiers</u>	<u>Rate/APY*</u>
\$.00 - \$749.99	.200 / .200
\$750.00 - \$2,499.99	.250 / .250
Over \$2,500.00	.400 / .401
Drafts	.000 / .000
IRA Accumulator Savings Account	.500 / .501
Club Accounts	.250 / .250

\*APY = Annual percentage Yield