

**SKY FEDERAL CREDIT UNION**

Rates in effect as of 12/23/2011 and are subject to change. For current rates call or visit your local Credit Union.

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(see branch locations and telephone numbers on the back side of sheet)

Certificate dividends compound monthly. A penalty may be imposed for early withdrawal.

APY represents Annual Percentage Yield. Fees or other conditions may reduce the earnings on the account.

<b>TERM CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	<b>New Code</b>
<b>3 Months 90-180 Days</b>	\$500	0.10%	0.10%	I65
<b>(90 Days - 181 Days)</b>	\$2,500	0.10%	0.10%	I34
	\$10,000	0.10%	0.10%	I35
	\$25,000	0.15%	0.15%	I36
	\$50,000	0.15%	0.15%	I37
<b>6 Month</b>	\$500	0.25%	0.25%	I55
<b>(182 Days - 364 Days)</b>	\$2,500	0.25%	0.25%	I38
	\$10,000	0.25%	0.25%	I39
	\$25,000	0.30%	0.30%	I40
	\$50,000	0.30%	0.30%	I41
<b>1 Year</b>	\$500	0.25%	0.25%	I56
<b>(365 Days - 546 Days)</b>	\$2,500	0.25%	0.25%	I10
	\$10,000	0.25%	0.25%	I11
	\$25,000	0.30%	0.30%	I12
	\$50,000	0.30%	0.30%	I13
<b>18 Month</b>	\$500	0.30%	0.30%	I58
<b>(547 Days - 729 Days)</b>	\$2,500	0.30%	0.30%	I14
	\$10,000	0.35%	0.35%	I15
	\$25,000	0.35%	0.35%	I16
	\$50,000	0.35%	0.35%	I17
<b>24 Month</b>	\$500	0.50%	0.50%	I57
<b>(730 Days - 1,094 Days)</b>	\$2,500	0.50%	0.50%	I18
	\$10,000	0.55%	0.55%	I19
	\$25,000	0.65%	0.65%	I20
	\$50,000	0.75%	0.75%	I21
<b>36 Month</b>	\$500	0.70%	0.70%	I59
<b>(1,095 Days - 1,459 Days)</b>	\$2,500	0.70%	0.70%	I22
	\$10,000	0.80%	0.80%	I23
	\$25,000	0.90%	0.90%	I24
	\$50,000	1.00%	1.00%	I25
<b>48 Month</b>	\$500	1.00%	1.00%	I60
<b>(1,460 Days - 1,824 Days)</b>	\$2,500	1.00%	1.00%	I26
	\$10,000	1.14%	1.15%	I27
	\$25,000	1.19%	1.20%	I28
	\$50,000	1.24%	1.25%	I29
<b>60 Month</b>	\$500	1.39%	1.40%	I64
<b>1825 Days</b>	\$2,500	1.39%	1.40%	I30
	\$10,000	1.44%	1.45%	I31
	\$25,000	1.44%	1.45%	I32
	\$50,000	1.49%	1.50%	I33
<b>COVERDELL ESA CERTIFICATE</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-728 Days 1 Year Fixed	\$100	0.30%	0.30%	I81
365-729 Days 1 Year Fixed	\$500	0.50%	0.50%	I67
730-1094 Days 2 Year Fixed	\$500	0.90%	0.90%	I68
1095-1459 Days 3 Year Fixed	\$500	1.19%	1.20%	I69
1460-1824 Days 4 Year Fixed	\$500	1.49%	1.50%	I71
1825 Days 5 Year Fixed	\$500	1.79%	1.80%	I76
<b>TRAD/ROTH IRA CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-729 Days 1 Yr Variable	\$500	0.50%	0.50%	I82 I72
365-729 Days 1 Year Fixed	\$500	0.50%	0.50%	I83 I73
730-1094 Days 2 Year Fixed	\$500	0.90%	0.90%	I84 I74
1095-1459 Days 3 Year Fixed	\$500	1.19%	1.20%	I85 I75
1460-1824 Days 4 Year Fixed	\$500	1.49%	1.50%	I44 I46
1825 Days 5 Year Fixed	\$500	1.79%	1.80%	I45 I47
<b>IRA SEP CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-729 Days 1 Year Fixed	\$500	0.50%	0.50%	I61
730-1094 Days 2 Year Fixed	\$500	0.90%	0.90%	I62
1095-1459 Days 3 Year Fixed	\$500	1.19%	1.20%	I63
1460-1824 Days 4 Year Fixed	\$500	1.49%	1.50%	I48
1825 Days 5 Year Fixed	\$500	1.79%	1.80%	I49
<b>CUBBY &amp; FYI CERTIFICATE</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-729 Days 1 Year Fixed	\$100	0.25%	0.25%	I70

**CERTIFICATE  
SPECIALS**

**7 Month Special**  
\$500 Minimum  
.45% Stated  
.45% APY  
(212 days)  
(rolls into 12 month)

**17 Month Special**  
\$500 Minimum  
.75% Stated  
.75% APY  
(517 days)  
(Rolls into 24 month)

**37 Month Special**  
\$500 Minimum  
1.24% Stated  
1.25% APY  
(1,125 days)  
(Rolls into 48 month)

**57Month Special**  
\$500 Minimum  
1.74% Stated  
1.75% APY  
(1,733 days)  
(Rolls into 60 month)

**IRA SPECIALS**  
All regular Certificate  
specials apply.  
**SEE SPECIALS ABOVE**

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REGULAR SHARES	Minimum Balance	Stated	APY	
Tier 1	\$25 - \$3,000	0.03%	0.03%	S1, S12, S13, S14, S16
Tier 2	\$3,001-\$10,000	0.03%	0.03%	S1, S12, S13, S14, S16
Tier 3	\$10,001-\$50,000	0.03%	0.03%	S1, S12, S13, S14, S16
Tier 4	Over \$50,000	0.03%	0.03%	S1, S12, S13, S14, S16
CUBBY & FYI REGULAR SHARES	Minimum Balance	Stated	APY	
Tier 1	\$25 - \$3,000	0.03%	0.03%	S11, S15
Tier 2	\$3,001-\$10,000	0.03%	0.03%	S11, S15
Tier 3	\$10,001-\$50,000	0.03%	0.03%	S11, S15
Tier 4	Over \$50,000	0.03%	0.03%	S11, S15
OTHER SHARES	Minimum Balance	Stated	APY	
Second Share	\$0.00	0.03%	0.03%	S20,S21,S22,S23,S25,S26
Christmas Club	\$0.00	0.03%	0.03%	S30, S31
Strategic Savers	\$5.00	0.03%	0.03%	S2
WEALTH BUILDER ACCOUNTS	Minimum Balance	Stated	APY	
Wealth Builder Savings	\$25.00	0.99%	1.00%	S28
Sky High Wealth Builder Plus	\$2500 - \$19,999	0.99%	1.00%	S24
	\$20,000+	0.25%	0.25%	S24
Wealth Builder CD (1 year)	\$500.00	1.74%	1.75%	S152
BORROW & SAVE SAVINGS RATES	Minimum Balance	Stated	APY	S29
	\$25-\$1,200	0.25%	0.25%	
	\$1,201-\$2,400	0.50%	0.50%	
	\$2,401-\$3,600	0.75%	0.75%	
	\$3,601-\$4,800	0.99%	1.00%	
	\$4,801-\$6,000	1.24%	1.25%	
	\$6,001 & over	1.49%	1.50%	
ROTH IRA FASSTRAK	Minimum Balance	Stated	APY	S85
	\$25-\$999	0.25%	0.25%	
	\$1,000-\$9,999	0.50%	0.50%	
	\$10,000-\$24,999	0.75%	0.75%	
	\$25,000-\$49,999	0.99%	1.00%	
	\$50,000-\$99,999	1.24%	1.25%	
	\$100,000 & over	1.49%	1.50%	
IRA/ESA SHARE	Minimum Balance	Stated	APY	S80,S81,S82,S83,S84
	\$25-\$9,999	0.10%	0.10%	
	\$10,000-\$24,999	0.30%	0.30%	
	\$25,000-\$49,999	0.40%	0.40%	
	\$50,000-\$99,999	0.70%	0.70%	
	\$100,000 & Over	0.85%	0.85%	
MONEY MARKET	Minimum Balance	Stated	APY	S70, 71, 72, 73, 75, 76
	\$1,000-\$9,999	0.10%	0.10%	
	\$10,000-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.10%	0.10%	
	\$50,000 - \$99,999	0.15%	0.15%	
	\$100,000 & Over	0.15%	0.15%	
PREMIER MONEY MARKET	Minimum Balance	Stated	APY	S40, 41, 42, 43, 45, 46
	\$25,000-\$49,999	0.20%	0.20%	
	\$50,000-\$99,999	0.20%	0.20%	
	\$100,000-\$149,999	0.20%	0.20%	
	\$150,000-\$199,999	0.25%	0.25%	
	\$200,000 & Over	0.25%	0.25%	
SKY HIGH MONEY MARKET	Minimum Balance	Stated	APY	S35, S36, S37, S38
	\$15,000-\$24,999.99	0.20%	0.20%	
	\$25,000-\$49,999.99	0.25%	0.25%	
	\$50,000-\$99,999.99	0.30%	0.30%	
	\$100,000-\$249,999.99	0.40%	0.40%	
	\$250,000 & Over	0.50%	0.50%	
SKY ELITE CHECKING	Minimum Balance	Stated	APY	S54
	\$1500	0.00%	0.00%	
HIGH YIELD CHECKING	Minimum Balance	Stated	APY	S67, S68, S69
	\$0-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.25%	0.25%	
	\$50,000-\$99,999	0.35%	0.35%	
	\$100,000 & Over	0.40%	0.40%	
Health Savings Account CHECKING	Minimum Balance	Stated	APY	S87
	\$0.00	1.00%	1.01%	

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