

# Certificate & Share Rates

## Premier\* and Regular Certificate Rates



Term	Rate	Yield
6 Months	0.747%	0.750%
1 Year	0.995%	1.000%
2 Years	1.489%	1.500%
3 Years	1.735%	1.750%
4 Years	1.980%	2.000%
5 Years	2.225%	2.250%

### Terms & Conditions

- Certificate Minimum Balance is \$1,000.
- Dividends are paid monthly.
- Dividends may be retained in certificates.
- Rates and Fees are subject to change without notice.
- The Annual Percentage Yield (APY) is based on an assumption that dividends will remain on deposit until maturity.
- Penalty will apply for early withdrawal of any of the principal before maturity date.

Rates as of December 1, 2010.

## Share Rates

Savings Accounts	Minimum Balance to earn APY	Rate	Yield
Regular Share	\$50.00	0.150%	0.150%
Money Market	\$1,000.00	0.200%	0.200%
Money Market	\$5,000.00 to \$24,999.99	0.300%	0.300%
Money Market	\$25,000.00 to \$49,999.99	0.400%	0.401%
Money Market	\$50,000.00 and over	0.500%	0.501%
IRA	\$250.00	1.500%	1.510%
IRA Certificates (2 yr)	\$1,000.00	1.750%	1.765%

\*As of January 30, 2008, holders of Premier CDs opened with the minimum stated balance may be eligible for a bonus dividend to be determined by management. Bonus dividends are not guaranteed and are subject to earnings of the credit union and are determined in December of each year. Premier Certificates are available by request only. To qualify for Premier CD, you must maintain an Alliance FCU Power Checking Account<sup>1</sup> or Gold Star Checking Account<sup>2</sup> and all of their respective requirements throughout the term of the certificate

<sup>1</sup> Power Checking Accounts require electronic statements and a minimum monthly direct deposit of \$300.00.

<sup>2</sup> Gold Star Checking Accounts require a minimum monthly direct deposit of \$300.00.