

SECURITY SERVICE FEDERAL CREDIT UNION
CURRENT DIVIDEND RATES
EFFECTIVE AS OF: OCTOBER 10, 2008 ¹

IRA & CDS

Term	\$500		\$25,000		\$50,000		\$100,000	
	Dividend Rate %	APY %	Dividend Rate %	APY %	Dividend Rate %	APY %	Dividend Rate %	APY %
3 Months	2.37	2.40	2.62	2.65	2.67	2.70	2.72	2.75
6 Months	3.01	3.05	3.06	3.10	3.11	3.15	3.15	3.20
1 Year/Future Builder ²	2.91	2.95	2.96	3.00	3.01	3.05	3.06	3.10
1 Year	3.20	3.25	3.25	3.30	3.30	3.35	3.35	3.40
15 Months (Promotion) ³	4.07	4.15	4.12	4.20	4.17	4.25	4.22	4.30
2 Years	3.54	3.60	3.59	3.65	3.64	3.70	3.69	3.75
3 Years	3.74	3.80	3.78	3.85	3.83	3.90	3.88	3.95
5 Years	3.78	3.85	3.83	3.90	3.88	3.95	3.93	4.00
7 Years	4.12	4.20	4.17	4.25	4.22	4.30	4.27	4.35

DEPOSIT ACCOUNTS

	Dividend Rate %	APY %
Interest Bearing Checking Accounts		
Personal and Business	0.20	0.20
Savings Account	0.25	0.25
Youth Savings Account	0.25	0.25
Club Account	0.25	0.25
Money Market Account		
\$0 - \$999.99	0.10	0.10
\$1,000 - \$9,999.99	1.44	1.45
\$10,000 - \$24,999.99	1.59	1.60
\$25,000 - \$74,999.99	1.59	1.60
OVER \$75,000	1.59	1.60
Variable Rate IRA	1.24	1.25
Fixed Rate IRA	(see rates above)	

Share accounts in federally insured credit unions are insured up to \$250,000. To learn how you can maximize your insurance coverage at Security Service Federal Credit Union, please contact your Member Service Representative 24/7 at 1-888-415-7878 or visit ssfcu.org.

1) APY = Annual Percentage Yield. These CDs are Share Certificates. Rates are valid as of the date listed above. Rates are subject to change without notice. Certain CDs are subject to early withdrawal penalty. Contact an employee for further information on applicable fees and terms 24/7 at 1-888-415-7878.

2) A Future Builder CD can be opened with a minimum of \$250. Withdrawals in excess of 50% of the available balance are prohibited.

3) Available for a limited time.