

SM FEDERAL CREDIT UNION

CALL 831-4555 OR 254-8547

www.smfederal.org

RATES

SHARE ACCOUNT

April 1, 2012 to June 30, 2012

	<u>RATE</u>	<u>APY*</u>
\$50.00 - 999.00	.75%	.75%*
\$1,000.00 - 24,999.00	.75%	.75%*
\$25,000.00 - ABOVE	.75%	.75%*

IRA ACCOUNT

April 1, 2012 to June 30, 2012

DAILY	1.49%	1.50%*
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CERTIFICATE OF DEPOSIT

subject to change daily

6 months	.75%	.75%*
1 year	1.00%	1.00%*
2 years	1.19%	1.20%*
3 years	1.49%	1.50%*
4 years	1.99%	2.00%*
5 years	1.99%	2.00%*

*Annual Percentage Yield

