



# Savings Rates

Rates Effective 8/19/2010

Product	Rate	APY*	Product	Rate	APY*
<b>Share Savings</b>			<b>Certificates of Deposit</b>		
\$100 minimum to earn	0.150%	0.15%	Right Start Certificate [1]	0.798%	0.80%
<b>Santa Saver</b>			Certificate of Deposit 3-5 Month [2]	0.250%	0.25%
\$5.00 minimum to earn	0.250%	0.25%	Certificate of Deposit 6-11 Month [2]	0.499%	0.50%
<b>Baby Joey Savings</b>			Certificate of Deposit 1 yr + (Incl. IRA) [2]	0.798%	0.80%
\$5.00 minimum to earn	0.250%	0.25%	Certificate of Deposit 2 yr + (Incl. IRA) [2]	1.243%	1.25%
<b>Kirby Kangaroo Savings</b>			Certificate of Deposit 3 yr + (Incl. IRA) [2]	1.638%	1.65%
\$5.00 minimum to earn	0.250%	0.25%	Certificate of Deposit 4 yr + (Incl. IRA) [2]	1.884%	1.90%
<b>Teen Savings Club</b>			Certificate of Deposit 5 yr + (Incl. IRA) [2]	2.472%	2.50%
\$5.00 minimum to earn	0.250%	0.25%	<b>President's Club Checking</b>		
<b>On Your Way Savings</b>			\$1,000 min to earn - \$24,999	0.150%	0.15%
\$5.00 minimum to earn	0.250%	0.25%	\$25,000 - \$49,999	0.399%	0.40%
<b>Business Savings</b>			\$50,000+	0.648%	0.65%
\$1,000 minimum to earn	0.150%	0.15%	<b>President's Club CD's</b>		
<b>Health Savings Account</b>			Certificate of Deposit 3-5 Month** [2]	0.499%	0.50%
\$100 minimum to earn	0.150%	0.15%	Certificate of Deposit 6-11 Month** [2]	0.748%	0.75%
<b>IRA-Share Savings</b>			Certificate of Deposit 1 yr +** [2]	1.045%	1.05%
\$100 minimum	0.250%	0.25%	Certificate of Deposit 2 yr +** [2]	1.490%	1.50%
<b>Money Market (including IRA)</b>			Certificate of Deposit 3 yr +** [2]	1.884%	1.90%
\$1,000 min to earn - \$24,999	0.350%	0.35%	Certificate of Deposit 4 yr +** [2]	2.130%	2.15%
\$25,000 - \$49,999	0.450%	0.45%	Certificate of Deposit 5 yr +** [2]	2.716%	2.75%
\$50,000 - \$99,999	0.649%	0.65%	<b>VIP &amp; GAC Checking</b>		
\$100,000 +	0.748%	0.75%	\$1,000 min to earn	0.150%	0.15%
<b>Business Money Market</b>			<b>VIP &amp; Grand Advantage Club CD's</b>		
\$2,500 min. to earn - \$24,999	0.350%	0.35%	Certificate of Deposit 3-5 Month** [2]	0.350%	0.35%
\$25,000 - \$49,999	0.450%	0.45%	Certificate of Deposit 6-11 Month** [2]	0.599%	0.60%
\$50,000 +	0.649%	0.65%	Certificate of Deposit 1 yr +** [2]	0.897%	0.90%
			Certificate of Deposit 2 yr +** [2]	1.342%	1.35%
			Certificate of Deposit 3 yr +** [2]	1.737%	1.75%
			Certificate of Deposit 4 yr +** [2]	1.982%	2.00%
			Certificate of Deposit 5 yr +** [2]	2.570%	2.60%

APY = Annual Percentage Yield. All dividend rates and APY may change at any time, as determined by GLCU Board of Directors. The APYs shown above assume that all principal and dividends remain on deposit for the entire term. Fees could reduce earnings on the above accounts. Penalties apply for early withdrawal from Term Share and Santa Saver Accounts. Additional account information is provided in separate Account Disclosures. [1] \$200 Minimum to open. [2] \$500 Minimum to open. [3] With GLCU Checking Account with a Direct Deposit of \$250 Minimum \*\*Must be a member of the President's Club, Grand Advantage Club or have VIP Checking to receive Presidents' Club or VIP & Grand Advantage Club Share Certificate rates.