

ALLIANCE FINANCIAL CREDIT UNION

INVESTMENT YIELDS

404 LATHROP AVE, RIVER FOREST, IL 60305 PHONE: 708-383-6100 FAX: 708-383-4801

ALLIANCEFINANCIALCU.COM

OFFICE HOURS: MON, TUES, THURS, FRI 9:00 A.M. – 5:30 P.M., WED 10:00 A.M. – 1:00 P.M.

ALL ACCOUNTS ARE INSURED UP TO \$250,000.00 BY THE NATIONAL CREDIT UNION ADMINISTRATION, AN AGENCY OF THE FEDERAL GOVERNMENT.

FIXED RATE SHARE CERTIFICATES

\$500 MINIMUM

3-Month Term	.20%
6-Month Term	.40%
9-Month Term	.50%
12-Month Term	.65%
18-Month Term	1.15%
24-Month Term	1.50%
36-Month Term	2.20%
48-Month Term	2.25%
60-Month Term	2.75%

MEMBER LOYALTY FIXED RATE SHARE CERTIFICATES

\$500 MINIMUM

3-Month Term	.25%
6-Month Term	.50%
9-Month Term	.60%
12-Month Term	.75%
18-Month Term	1.25%
24-Month Term	1.55%
36-Month Term	2.25%
48-Month Term	2.30%
60-Month Term	2.80%

FIXED RATE JUMBO SHARE CERTIFICATES

\$25,000.00 MINIMUM

12-Month Term	.90%
24-Month Term	1.75%

MEMBER LOYALTY FIXED RATE JUMBO SHARE CERTIFICATES

\$25,000.00 MINIMUM

12-Month Term	1.00%
24-Month Term	2.00%

VARIABLE RATE SHARE CERTIFICATE

\$500.00 MINIMUM

12-Month Term	.25%
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FIXED RATE MINI SHARE CERTIFICATE

\$5.00 MINIMUM

12-Month Term	.65%
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MONEY MARKET

\$500 MINIMUM

.20%

HOLIDAY CLUB

.15%

SHARE ACCOUNTS AND CLUB ACCOUNTS

.10%

(General account information: All rates listed are Annual Percentage Yields. The A.P.Y.'s are correct as of 02/08/10. The A.P.Y.'s do not take into account the effect of fees, if any on these accounts. Member must complete deposit of \$50.00 in your regular share account as a condition of membership. Dividends are paid from current income and available earnings, after required reserve transfers at the end of the dividend period. Dividends are compounded and credited quarterly. Full account disclosure available upon request. Certificate accounts: A 90-day dividend early withdrawal penalty will be imposed for early withdrawal. Once purchased the rate of the certificate account shall remain fixed for the specified term of the certificate. Dividends are calculated by the Daily Balance Method which applies a periodic rate to the daily balance in the account for the period. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Additional deposits are not allowed. Member Loyalty Rates are available to certificates which are renewing with no changes to the certificate only. Variable rate accounts subject to change quarterly by the credit union board of directors. Dividends are calculated by the Daily Balance Method which applies a periodic rate to the daily balance in the account for the period. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Additional deposits are allowed. Share, Club, and Money Market accounts: The A.P.Y. listed is a prospective A.P.Y. Variable rate accounts. Rates adjusted and paid quarterly on the average daily balance. \$50.00 minimum balance required for share savings accounts. No minimum balance required on Club Accounts. Holiday Club: A \$5.00 withdraw fee for withdraws between January 1 and September 30. \$500.00 minimum balance required on Money Market Accounts. Full account disclosure available upon request.)