

Dividend and Certificate Rates

This Schedule contains rates applicable to specified accounts and is incorporated as a part of your account agreement with Prospectors Federal Credit Union.

Account Type	Annual Dividend Rate		Annual Percentage Yield	
Regular Shares:				
* Balance Range				
\$25 / \$100.00*	-	\$ 2,499.99	0.15%	0.15%
\$ 2,500.00	-	\$ 9,999.99	0.15%	0.15%
\$ 10,000.00	-	\$ 24,999.99	0.15%	0.15%
\$ 25,000.00	-	\$ 49,999.00	0.25%	0.25%
\$ 50,000.00	-	\$ 99,999.00	0.30%	0.30%
\$ 100,000.00	-	& Over	0.40%	0.40%

Account Type	Annual Dividend Rate		Annual Percentage Yield	
Money Market: \$2,500 minimum balance				
Balance Range				
\$ 2,500.00	-	\$ 9,999.99	0.25%	0.25%
\$ 10,000.00	-	\$ 24,999.99	0.25%	0.25%
\$ 25,000.00	-	\$ 49,999.99	0.35%	0.35%
\$ 50,000.00	-	\$ 74,999.99	0.35%	0.35%
\$ 75,000.00	-	\$ 99,999.99	0.40%	0.40%
\$100,000.00	-	& Over	0.50%	0.50%

Account Type	Annual Dividend Rate		Annual Percentage Yield	
Other Savings:				
Minimum Balance				
Christmas Club:	\$ -		0.15%	0.15%
Share Draft:	\$ 2,500.00		0.15%	0.15%
IRA Shares:	\$ 25.00		0.50%	0.50%

Account Type	Annual Dividend Rate		Annual Percentage Yield	
Hi-Yield Money Market: \$25,000 minimum balance				
Balance Range				
\$ 25,000.00	-	\$ 49,999.99	0.45%	0.45%
\$ 50,000.00	-	\$ 74,999.99	0.45%	0.45%
\$ 75,000.00	-	\$ 99,999.99	0.50%	0.50%
\$100,000.00	-	& Over	0.60%	0.60%

* Regular share accounts must have a minimum balance of \$100.00 to earn dividends, except for those 18 years of age and under.

The above rates are variable, subject to change without notice and are the anticipated rates and annual percentage yields for the current dividend period

Share & IRA Certificate Accounts	\$1,000 Minimum Balance		\$10,000 Minimum Balance		\$100,000 Minimum Balance	
	Rate	APY*	Rate	APY*	Rate	APY*
3 Month Certificate	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%
6 Month Certificate	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
1 Year Certificate	0.40%	0.40%	0.50%	0.50%	0.55%	0.55%
2 Year Certificate	0.55%	0.55%	0.65%	0.65%	0.70%	0.70%
3 Year Certificate	0.80%	0.80%	0.90%	0.90%	0.95%	0.95%
4 Year Certificate	1.04%	1.05%	1.14%	1.15%	1.19%	1.20%
5 Year Certificate	1.34%	1.35%	1.49%	1.50%	1.54%	1.55%

Education Savings Accounts (ESA's): \$500 minimum deposit: 2 yr - 5 yr. certificates available. Rates listed above.

Promotional Certificates	\$1,000 Minimum Balance		\$10,000 Minimum Balance		\$100,000 Minimum Balance	
	Rate	APY*	Rate	APY*	Rate	APY*
** Liquid Gold Certificate (11 month term)	(not available)		0.35%	0.35%	0.40%	0.40%
*** Bump It Up Certificate (24 month term)	0.50%	0.50%	0.60%	0.60%	0.65%	0.65%

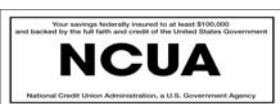
* APY= Annual Percentage Yield. The dividend rates and annual percentage yields stated for Share Certificate Accounts are offered effective February 8, 2012 and subject to change without notice. A penalty may be imposed for early withdrawal. Share Certificates are fixed rate accounts that will earn the stated dividend rate for the duration of the account term.

** Liquid Gold Certificate allows withdrawals in increments of \$500.00 to the minimum balance of \$10,000. If the certificate is drawn below \$10,000, the account will be closed and a withdrawal penalty of 90 days interest will be applied.

*** Bump It Up Certificate allows a 1 time deposit during the term of the certificate and a 1 time rate bump to the then current 1 year bump rate.



**Savings Accounts are insured to at least \$250,000 by the National Credit Union Administration
IRA accounts are insured up to \$250,000 by the National Credit Union Administration**



Prospectors Federal Credit Union reserves the right to make changes at any time without notice as a result of changes in policy, law or regulation.
Call the Credit Union for current rates and terms. Federal regulations prohibit payment of dividends in excess of available earnings

Effective: February 1, 2012