

## DEPOSIT ACCOUNT RATES (Checking, Savings & CDs)

All rates determined by the Board of Directors and subject to change without notice.

These rates effective for the month of September, 2009

Account Type	Minimum Balance	Dividend Rate	APY
<b>e-Checking</b> <b>NEW... all electronic checking</b>	up to \$499.99*	0.000%	0.000%
	\$500 to \$1,999	0.500%	0.501%
	\$2,000 to \$4,999	1.000%	1.004%
	<b>\$5,000+</b>	<b>1.350%</b>	<b>1.358%</b>
<b>Preferred Checking</b>	\$500 to \$1,999*	0.350%	0.351%
	\$2,000 to \$4,999	0.750%	0.753%
	<b>\$5,000+</b>	<b>1.250%</b>	<b>1.257%</b>
<b>Select Savings, Kids Club and SATeens Savings</b> (Your primary share account)	\$25 to \$999	0.250%	0.250%
	\$1,000 to \$9,999	0.500%	0.501%
	\$10,000+	0.750%	0.753%
<b>Christmas/Club Savings **</b> (Simple Interest - Pays out Nov 1st)	\$5	1.000%	1.000%
<b>Money Market Savings</b>	\$1,000 to \$9,999	0.750%	0.753%
	\$10,000 to \$24,999	1.000%	1.004%
	\$25,000 to \$49,999	1.000%	1.004%
	\$50,000 to \$99,999	1.150%	1.156%
	\$100,000+	1.150%	1.156%
Term Share CD rates effective as of September 23, 2009			
<b>Certificates (CDs) ***</b>			
<b>6 Months</b>	\$1,000	0.950%	0.954%
<b>12 Months</b>	\$1,000	1.200%	1.206%
<b>24 Months</b>	\$1,000	1.550%	1.560%
<b>36 Months</b>	\$1,000	1.950%	1.967%
<b>18 Months Kids Club Treasure Chest CD (ages under 13) ****</b>	\$100 min/max \$1,000	3.929%	4.000%
<b>18 Months Rule Your Money CD (ages under 25) *****</b>	\$100 min/max \$1,000	3.929%	4.000%
<b>IRAs</b>			
<b>Systematic IRA Savings</b>	\$5+	0.850%	0.853%
<b>12 Months IRA CD</b>	\$1,000+	1.250%	1.257%
<b>24 Months IRA CD</b>	\$1,000+	1.750%	1.764%
<b>36 Months IRA CD</b>	\$1,000+	2.250%	2.273%

Join the credit union with a one-time membership fee of \$5 and keep at least \$25 on deposit in your share savings account at all times to retain your membership. All rates are subject to change without notice. While we strive to maintain our most current rates online, please contact a Member Service Representative in your nearest Southern Select office to confirm the most current rates. Unless otherwise stated, dividends (interest) on all savings accounts are compounded monthly, calculated from your average daily balance and credit monthly. Fees and other charges, if applicable could reduce your actual earnings.

\* **e-Checking**: There is no minimum balance fee with this account, which is Southern Select's all electronic checking account. Sign up for SelectAccess online banking and e-Pay Select required. You will receive a VISA CheckCard, and there are no checks provided with this account. Earn interest on balances of \$500 or more. Preferred Checking: A \$500 balance must be maintained at all times in your Preferred Checking Account to avoid a monthly maintenance fee. For checking with no minimum balance requirement, ask about Select Checking and SATeen Checking.

\*\*A penalty may be charged for each withdrawal from Club accounts if made before payout date

\*\*\*Share certificate of deposit rates remain fixed for the term of the certificate unless otherwise stated, and a penalty may be required for withdrawals prior to maturity date. Annual percentage yield reflects the effect of compounding when funds remain on deposit for a full year. **Check with your Member Service Representative to learn if your CD rate might be higher based on other account relationships you may have at Southern Select... ask about The BOSS!**

\*\*\*\*Kids Club Treasure Chest CD is for youth who will not have achieved age 13 at time of certificate maturity. Additions of \$25 or more allowed anytime up to a maximum account balance of \$1,000. Special rate offers may not be applied or combined with this special, promotional CD.

\*\*\*\*\*Rule Your Money CD is for young people who will not have achieved age 25 at time of certificate maturity. Additions of \$25 or more allowed anytime up to a maximum account balance of \$1,000.. Special rate offers may not be applied or combined with this special, promotional CD.

**Your deposits federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government**



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