

Account Type	Dividend Rates	Annual Percentage Yield
Regular Shares	.09%	.09%
Club Accounts	.05%	.05%
Interest Checking	.08%	.08%
Business Checking	.05%	.05%
Kids & Teen Club: <i>first \$500</i> <i>Balance above \$500</i>	.25% .09%	.25% .09%
Money Market		
\$2,500 to \$35,000	.12%	.12%
\$35,001 to \$50,000	.16%	.16%
\$50,001 to \$75,000	.20%	.20%
\$75,001 & above	.25%	.25%
IRA Shares	.40%	.40%

CERTIFICATE ACCOUNTS

Term in Days	Dividend Rates	APY	Min. Opening Balance
31 to 90	N/A	N/A	N/A
91 to 180	.40%	.40%	\$1000
181 to 365	.65%	.65%	\$1000
366 to 730	.90%	.90%	\$500
731 to 1095	1.20%	1.21%	\$500
1096 to 1460	1.60%	1.61%	\$500
1461 to 1825	1.90%	1.92%	\$500

BUMP CERTIFICATE

Member may bump the rate ONE time to the current market rate - the new rate remains for the maturity which is based on the original certificate term.

731 to 1095	1.00%	1.01%	\$2500
1096 to 1460	1.40%	1.41%	\$2500
1461 to 1825	1.60%	1.61%	\$2500

IRA CERTIFICATE ACCOUNTS

Term in Days	Dividend Rates	APY	Min. Opening Balance
31 to 90	N/A	N/A	N/A
91 to 180	.50%	.50%	\$1000
181 to 365	.75%	.75%	\$1000
366 to 730	1.00%	1.01%	\$500
731 to 1095	1.30%	1.31%	\$500
1096 to 1460	1.90%	1.92%	\$500
1461 to 1825	2.10%	2.12%	\$500

*All rates are subject to change at anytime. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal.

Speak to a representative for applicable fees and terms or call 503.239.5336 or 800.982.2974 or visit www.OregoniansCU.com for more

