

Co-Operative Credit Union Rates

SAVINGS

These rates are accurate as of 07/07/08

	Nominal rate	APY
Share Account (001)	0.50%	0.50%
Koala Club for children 12 and under (002)		
Choice IRA Retirement Account (003)		
Choice Share (004, 005, 006)		
\$100-\$4,999	0.55%	0.55%
\$5,000 -\$9,999	0.65%	0.65%
\$10,000 - \$49,999	0.75%	0.75%
\$50,000 - Plus	1.00%	1.00%
Christmas Club (012)	0.50%	0.50%
Choice Share Draft (008)		
\$250- Plus	0.30%	0.30%

CERTIFICATES Regular and IRA (\$1000.00 MINIMUM)

90 Days	2.48%	2.50%
6 month	2.61%	2.65%
12 Months	2.73%	2.76%
18 months	2.97%	3.00%
2Year	3.21%	3.25%
3Year	3.46%	3.51%
4Year	3.94%	4.00%
5 Year	4.18%	4.25%

**** PROMOTION****

9 month (minimum \$5,000.00)	2.72%	2.75%
------------------------------	--------------	--------------

Rates and terms are subject to change.

Co-Operative Credit Union

6/6/2008

Loan rates are based on your credit experience. These are our best rates. Your rate could be higher based on your credit history. All rates are subject to change without notice

Auto Loans

24 Months	4.00%
36 Months	4.25%
48 Months	4.50%
60 Months	4.75%
72 Months	5.00%
84 Months	5.25%

Recreational Vehicles

24 Months	4.00%
36 Months	4.25%
48 Months	4.50%
60 Months	4.75%
72 Months	5.00%
84 Months	5.25%

Unsecured Loans 8.25%

Real Estate Loans - 5 yr Balloon/20 yr amort

Loan To Value 80%	5.00%
Loan To Value 90%	6.00%
Loan To Value 100%	7.00%

HELOC (Home Equity Line of Credit)

1% over prime 6.00%