

Savings/Shares Rates

Rate Description	Dividends	APR	APY
Regular Shares • \$9,999.99	Paid Quarterly	0.25%	0.25%
Regular Shares • \$10,000	Paid Quarterly	0.50%	0.50%
Share Draft (Checking)	Paid Monthly	0.25%	0.25%
Christmas Club	Paid Quarterly	0.25%	0.25%
Vacation Club	Paid Quarterly	0.25%	0.25%

Certificate Rates

Rate Description	Term	APR	APY
Minimum \$1,000.00	6 Months	0.75%	0.75%
Minimum \$1,000.00	12 Months	1.00%	1.00%
Minimum \$30,000.00	12 Months	1.10%	1.10%

IRAs

Traditional, Roth, Rollover, or Coverdell

Want a tax break? Consider an IRA. These federally insured accounts earn competitive dividends higher than regular share accounts. The contribution limit for IRAs for tax year 2008 is up to \$5,000, and you can contribute an additional \$1,000 if you're age 50 or older. You may make contributions for tax year 2008 until April 15, 2009. No matter what stage of life you're in, a Credit Union IRA can help with your financial planning. Need to rollover your 401K?? Let us help you! If you're already retired, or nearing that date, you should consider a safe, secure Credit Union IRA. IRAs are now federally insured up to \$250,000. A Coverdell Education Savings Account can also help you start saving early for the high cost of higher education. You can save up to \$2,000 per child per year, and anyone can contribute! If you want to save on taxes now, choose a Traditional IRA. If you want to save on taxes when you retire, choose a Roth IRA. If you're not certain about which IRA is right for you, or if you have questions about IRAs in general, give us a call or stop by our office. We can provide information, and help you choose the IRA that meets your needs.

Rate Description	Term	APR	APY
Traditional IRA	Dividends Paid Quarterly	1.00%	1.00%
Roth IRA	Dividends Paid Quarterly	1.00%	1.00%
Coverdell (Education) IRA	Dividends Paid Quarterly	1.00%	1.00%
IRA Term Certificate	6 Months	0.75%	0.75%
IRA Term Certificate	12 Months	1.00%	1.00%
IRA Term Certificate (>\$30K)	12 Months	1.10%	1.10%

Rates valid as of 10/04/2010.

Call the credit union at (888) 419-7723 or visit our website at www.securtrust.org for the latest rates information.

Contact the credit union to find out if there are any fees on these accounts that could reduce your earnings.



Consumer Loan Rates*

Special New Auto rate of 3.99% for a limited time only!*
Contact SecurTrust for details.

Rate Description	Term	Payment Description	APR	APR Type
Auto – New & 1 Year Old	Up to 36 Months	Monthly Payment	3.99% - 11.99%	Fixed
	37 - 48 Months	Monthly Payment	4.75% - 12.25%	Fixed
	49 - 60 Months	Monthly Payment	5.50% - 12.75%	Fixed
	61 - 66 Months	Monthly Payment	5.99% - 13.25%	Fixed
	67 - 72 Months	Monthly Payment	6.99% - 11.75%	Fixed
Auto – Used 2 - 3 Years	Up to 54 Months	Monthly Payment	6.25% - 13.99%	Fixed
Auto – Used 4 - 7 Years	Up to 42 Months	Monthly Payment	6.99% - 14.75%	Fixed
Auto – Used >7 Years	Up to 36 Months	Monthly Payment	7.50% - 17.50%	Fixed
Motorcycles / RVs Boats / Tractors	Up to 60 Months	Monthly Payment	8.00% - 14.75%	Fixed
Campers / Motor Homes	Up to 10 Years	Monthly Payment	7.50% - 14.50%	Fixed
Share Secured	Up to 2 Years	Monthly Payment	6.50%	Fixed
CD Secured	CD Term	Monthly Payment	CD Rate + 2.00%	Fixed
Personal / Signature	Up to 36 Months	Monthly Payment	10.50% - 17.99%	Fixed

Mortgage Loan Rates*

Rate Description	Term	Payment Description	APR	APR Type
First Mortgage	5 Year ARM	Monthly Payment	5.95% - 6.95%	Variable
Second Mortgage	7 Year	Monthly Payment	9.50%	Fixed
Unimproved Property	5 Year ARM	Monthly Payment	7.50%	Variable
Home Equity Line of Credit	Up to 10 Years	Monthly Payment	5.25% - 16.00%	Variable
Home Construction	9 - 12 Months	Monthly Payment	7.50%	Fixed

***Loan rates based on credit score(s) and must meet normal loan qualifications.**

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