



Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	Dividend Rate APY*
E-savings (electronic documents)	\$5.00	\$0.01	0.20%	0.20%
Savings (paper documents)	\$5.00	\$0.01	0.20%	0.20%
Choice Checking Qualifying APY**	\$0.00	\$0.01	1.98%	2.00%
- Non-qualifying rate	\$0.00	\$0.01	0.10%	0.10%
- Qualifying APY* for amounts over \$10,000	\$0.00	\$0.01	0.50%	0.50%
miMoney Checking	\$0.00	N/A	N/A	N/A
Prestige Checking (55 + years)	\$0.00	N/A	N/A	N/A
EZ Checking (Electronic check-less checking)***	\$0.00	N/A	N/A	N/A
Simple Checking*** Monthly fee waived with \$500 balance	\$0.00	N/A	N/A	N/A
Pocket Cache Checking (13-17 years old)	\$0.00	N/A	N/A	N/A
Dividend Bearing Checking **	\$0.00	\$0.01	0.25%	0.25%
Basic Business/Nonprofit Checking**	\$0.00	N/A	N/A	N/A
Dividend Bearing Business Checking**	\$0.00	\$0.01	0.25%	0.25%
e-Money Market/Money Market Rates quoted in this table are applied only to the respective amount within that tier. APYs show the minimum and maximum of aggregate APY for the lowest and highest dollar amounts within that respective range.	\$2,500.00	\$0.01 - \$5,000.00	0.15%	0.150%
		\$5,000.01 - \$10,000.00	0.35%	0.150% - 0.250%
		\$10,000.01 - \$25,000.00	0.45%	0.250% - 0.371%
		\$25,000.01 - \$50,000.00	0.50%	0.371% - 0.436%
		\$50,000.01 - \$75,000.00	0.55%	0.436% - 0.475%
		\$75,000.01 - \$100,000.00	0.60%	0.475% - 0.506%
		\$100,000.01 - \$250,000.00	0.65%	0.506% - 0.594%
\$250,000.01 and up	0.70%	0.594% - 0.675%		
IRA – Traditional IRA – Conversion Roth IRA – Roth IRA – Education	\$0.00	\$0.01	0.35%	0.35%

CD – Traditional Term Share & CD IRA – Term Share (Traditional, Roth Conversion, Roth, Coverdell)

Term	Minimum to Open & Earn Dividends	Dividend Rate	Dividend APY*
3 months	\$500.00	0.30%	0.30%
6 months	\$500.00	0.40%	0.40%
1 year	\$500.00	0.65%	0.65%
18 months	\$500.00	0.70%	0.70%
2 years	\$500.00	1.15%	1.16%
30 months	\$500.00	1.15%	1.16%
3 years	\$500.00	1.50%	1.51%
4 years	\$500.00	1.65%	1.66%
5 years	\$500.00	1.70%	1.71%
7 years	\$500.00	1.75%	1.77%

This form is a disclosure of terms applicable to our current Share and IRA Share Certificate Accounts. It supplements the terms of the Share Certificate, Membership Agreement, separate Schedule of Fees and Charges or other related material. Your periodic statement will provide your current status – such as dividends earned.

Rates subject to change at any time

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



*Annual Percentage Yield

** APY on first \$10,000.00 for qualifying balances per monthly qualification cycle; \$10,000.01 and above APY is 0.50% for qualifying balances per monthly qualification cycle. Non qualifying APY is 0.10% on entire balance. See spiritofak.com for monthly qualification terms.

*** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail. Available at any branch.

Certificate Rates effective as of April 26, 2012; Share Rates effective as of February 29, 2011.

Rates reviewed monthly by Board of Directors and subject to change at any time. Any account maintenance or transaction fees will reduce earning. Rates displayed here may be rounded.

Early withdrawal penalties may apply for IRA and Share Certificates. Consult your tax advisor to help determine the best IRA for you.

For more information on these investment options please call (907) 459-5900 or you may stop by your favorite branch and speak to a member services representative. (E-mail contact: info@spiritofak.com)