

CONSUMER RATE SHEET

SAVINGS ACCOUNTS

| | MINIMUM DEPOSIT | DIVIDEND RATE | APY ¹ |
|---|----------------------------|---------------|------------------|
| SHARE SAVINGS, TRUST, IRA AND CASH 'N COINS | up to \$9,999 | 0.15% | 0.15% |
| | \$10,000 - \$24,999 | 0.15% | 0.15% |
| | \$25,000 - \$49,999 | 0.20% | 0.20% |
| | \$50,000 - \$99,999 | 0.35% | 0.35% |
| | \$100,000 or more | 0.35% | 0.35% |
| DELTA SHARE SAVINGS | \$1 - \$1,500 ² | 4.88% | 5.00% |
| | \$1,501 or more | 0.15% | 0.15% |
| HOLIDAY CLUB AND SPECIAL SHARES | up to \$9,999 | 0.15% | 0.15% |
| | \$10,000 or more | 0.15% | 0.15% |
| FREEDOM MONEY MARKET | \$0 - \$9,999 | 0.15% | 0.15% |
| | \$10,000 - \$24,999 | 0.20% | 0.20% |
| | \$25,000 - \$49,999 | 0.25% | 0.25% |
| | \$50,000 - \$99,999 | 0.35% | 0.35% |
| | \$100,000 - \$149,999 | 0.55% | 0.55% |
| | \$150,000 - \$249,999 | 0.65% | 0.65% |
| | \$250,000 or more | 0.75% | 0.75% |

TERM SHARE CERTIFICATES

IRA options available.

| TERM | DIVIDEND RATE | APY ¹ | TERM | DIVIDEND RATE | APY ¹ |
|----------|---------------|------------------|-----------------------------|---------------|------------------|
| 3 month | 0.20% | 0.20% | 2 year | 0.90% | 0.90% |
| 6 month | 0.40% | 0.40% | 2.5 year | 0.95% | 0.95% |
| 9 month | 0.40% | 0.40% | 3 year | 1.34% | 1.35% |
| 1 year | 0.60% | 0.60% | 4 year | 1.49% | 1.50% |
| 15 month | 0.60% | 0.60% | 5 year | 1.83% | 1.85% |
| 18 month | 0.70% | 0.70% | Minimum open balance \$500. | | |

CHECKING ACCOUNTS

| | APY ¹ | MONTHLY FEE |
|----------------|------------------|---|
| PREMIER | 0.10% | \$9 Fee is waived on combined account balance of \$20,000 or more excluding Preferred Line of Credit and Overdraft Line of Credit balances. |
| INTEREST FREE | 0.10% | \$7 Fee is waived on average daily balance of \$1,000+. |
| INVESTORS | 0.10% | none |
| LOAN ADVANTAGE | none | \$5 Fee is waived on average daily balance of \$500+. |

Investors and Loan Advantage are no longer available.

CREDIT CARDS

| | VARIABLE APR** |
|------------------------|---|
| VISA PLATINUM | Prime + 6.99% to 18.99% (10.24%-22.24%) |
| VISA PLATINUM CASHBACK | Prime + 9.99% to 16.99% (13.24%-20.24%) |
| VISA PLATINUM REWARDS | Prime + 8.99% to 15.99% (12.24%-19.24%) |



This credit union is federally insured by the National Credit Union Administration.

¹APY=Annual Percentage Yield. Assumes dividends are reinvested and the rate continues for a year. Share Certificate accounts subject to a substantial penalty for early withdrawal. Certificate accounts compound and pay dividends monthly. All Savings and IRA accounts compound dividends daily and pay monthly. Rate quotes are subject to change.

²5.00% rate earned if member meets transactional requirements on checking and credit card. If requirements are not met, this tier earns 0.25%.

³APR=Annual Percentage Rate. Rates are subject to applicant credit. Rates are subject to change. Actual rate may vary. For a complete list of Consumer Credit Card fees please refer to your cardholder agreement.

⁴The Prime Rate is subject to a minimum of 4.50% APR on Home Equity Lines of Credit.

Rates effective as of 01/19/2012 and subject to change at any time.

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HOME EQUITY ACCOUNTS

| | LOAN TO VALUE | TERMS | VARIABLE APR ³ | MIN. LOAN AMOUNT |
|---|---------------|---------|------------------------------|------------------|
| HOME EQUITY LINE OF CREDIT ⁴ | 80% | | 4.90% - 8.00% | \$10,000 |
| | 90% | | 5.25% - 6.50% | \$10,000 |
| | 100% | | 6.00% - 8.25% | \$10,000 |
| HOME EQUITY BALLOON | 80% | 360 mos | 6.90% - 8.15% | \$15,000 |
| | 90% | 360 mos | 7.25% - 8.50% | \$15,000 |
| | 95% | 360 mos | 7.65% | \$15,000 |
| | | | FIXED APR³ | |
| HOME EQUITY LOAN | 80% | 0 - 180 | 6.50% - 9.60% | \$10,000 |
| | 90% | 0 - 180 | 6.85% - 8.10% | \$10,000 |
| | 100% | 0 - 180 | 7.25% - 9.50% | \$10,000 |

LOAN ACCOUNTS

| | MODEL YEAR | TERMS (in months) | FIXED APR ³ |
|------------------|------------|-------------------|--------------------------|
| AUTO LOANS | 2011-2013 | 0 - 36 | 2.99% |
| | 2011-2013 | 37 - 63 | 3.24% - 12.24% |
| | | 64 - 69 | 3.74% - 6.74% |
| | | 70 - 75 | 4.24% - 7.24% |
| | 2010 | 0 - 63 | 3.24% - 12.24% |
| | | 64 - 69 | 3.74% - 6.74% |
| | | 70 - 75 | 4.24% |
| | 2009 | 0 - 63 | 3.24% - 12.24% |
| | | 64 - 69 | 3.74% - 6.74% |
| | 2008 | 0 - 63 | 3.74% - 12.74% |
| 2007 | 0 - 54 | 4.24% - 13.24% | |
| 2006 | 0 - 48 | 4.74% - 13.74% | |
| 2005 | 0 - 48 | 5.24% - 14.24% | |
| MOTORCYCLE LOANS | 2011-2013 | 0 - 63 | 6.65% - 18.20% |
| | | 64 - 75 | 7.65% - 12.45% |
| | 2009-2010 | 0 - 63 | 8.65% - 20.20% |
| | 2005-2008 | 0 - 48 | 9.65% - 21.20% |
| HARLEY-DAVIDSON | 2011-2013 | 0 - 63 | 4.50% - 16.50% |
| | | 64 - 69 | 5.00% - 10.25% |
| | | 70 - 75 | 5.50% - 10.75% |
| | 2005-2010 | 76 - 84 | 6.50% - 11.75% |
| | | varies | Call for rates and terms |
| BOAT & RV LOANS | 2011-2013 | 0 - 60 | 7.40% - 11.55% |
| | | 61 - 120 | 8.50% - 12.30% |
| | | 121 - 180 | 8.00% - 12.05% |
| | 2005-2010 | 0 - 60 | 8.75% - 12.55% |
| | | 61 - 120 | 9.55% - 13.30% |

SPORTS/LEISURE SIGNATURE CERTIFICATE SECURED The rate is the CD's effective annual yield rounded up to the nearest .25% plus 2%, no minimum rate.

SHARE SECURED The rate is the share's effective annual yield rounded up to the nearest .25% plus 2%, no minimum rate.

PREFERRED LINE OF CREDIT **VARIABLE APR³** 10.24% - 19.24% \$1,000

HOME LOANS

Please call or visit cacu.mortgagewebcenter.com for current rates.