

**Peoples Federal Credit Union  
ELEANOR \* NITRO \* POINT PLEASANT**

<b>LOANS / APR</b>	<b>APR AS LOW AS</b>	<b>APR MEMBERS PREFERRED AS LOW AS</b>
<b>SIGNATURE</b>	7.95 %	
<b>NEW AUTO</b>	4.00 %	3.75 %
<b>NEW BOAT / RV / PWC</b>	5.75 %	5.50 %
<b>NEW MOTORCYCLE</b>	7.00 %	6.75 %
<b>NEW ATV</b>	7.00 %	6.75 %
<b>USED AUTO</b>	4.65 %	4.40 %
<b>USED BOAT / RV / PWC</b>	7.00 %	6.75 %
<b>USED MOTORCYCLE</b>	7.00 %	6.75 %
<b>USED ATV</b>	8.00 %	7.75 %
<b>PROPERTY</b>	6.00 %	
<b>VISA PLATINUM HELOC</b>	<b>VARIABLE YIELD PLUS</b>	
<b>FROZEN SHARE / MONEY CLUB / CERTIFICATE</b>		
<b>HOME FURNISHINGS / ELECTRONICS</b>	7.95 %	
<b>NEW LAWN / TRACTOR / FARM EQUIPMENT</b>	7.95 %	
<b>USED LAWN / TRACTOR / FARM EQUIPMENT</b>	8.95 %	
<b>HOME MORTGAGE</b>	<b>CALL FOR RATE</b>	
LOAN RATES BASED ON CONSUMERS CREDIT SCORE		
<b>SHARE ACCOUNTS</b>	<b>APR / APY</b>	<b>APR / APY MEMBERS PREFERRED</b>
<b>REGULAR SHARES*</b>	0.250 / 0.25 %	
<b>CHRISTMAS / VACATION CLUB ACCOUNTS**</b>	0.500 / 0.50 %	
<b>MONEY CLUB \$ 0.01 TO \$ 5,000.00***/****</b>	0.350 / 0.35 %	
<b>MONEY CLUB \$ 5,000.01 TO \$25,000.00****</b>	0.999 / 1.00	
<b>MONEY CLUB \$25,000.01 AND OVER****</b>	1.340 / 1.35 %	
<b>6 MONTH SHARE CERTIFICATE*****</b>	1.190 / 1.20 %	1.290 / 1.30 %
<b>1 YEAR SHARE / IRA CERTIFICATE*****</b>	1.485 / 1.50 %	1.585 / 1.60 %
<b>18 MONTH SHARE / IRA CERTIFICATE*****</b>	1.485 / 1.50 %	1.585 / 1.60 %
<b>2 YEAR SHARE / IRA CERTIFICATE*****</b>	1.980 / 2.00 %	2.080 / 2.10 %
<b>3 YEAR SHARE / IRA CERTIFICATE*****</b>	2.225 / 2.25 %	2.320 / 2.35 %
<b>IRA*</b>	0.999 / 1.00 %	
<b>COVERDELL EDUCATIONAL SAVINGS ACCOUNT*</b>	0.999 / 1.00 %	

\* PROSPECTIVE RATE QUOTED IS COMPOUND DAILY - PAID MONTHLY

\*\* PROSPECTIVE RATE QUOTED IS COMPOUNDED DAILY - PAID ANNUALLY

\*\*\* \$5,000.00 MINIMUM OPENING BALANCE

\*\*\*\* PROSPECTIVE RATE QUOTED IS AVERAGE DAILY BALANCE - PAID MONTHLY

\*\*\*\*\* \$1,000.00 MINIMUM DEPOSIT - COMPOUNDED DAILY - PAID MONTHLY

FEEES AND / OR EARLY WITHDRAWAL MAY REDUCE EARNINGS ON YOUR ACCOUNT

**RATES QUOTED ARE ACCURATE AS OF**

**1.22.2010**