



Dividend Rates

February 1, 2012 to
February 7, 2012

Divided Rates are in green, while
Annual Percentage Yields (APY) are in blue

Share Certificate Rates (includes IRA Certificates)*

Minimum Balance	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years
\$50,000 and over	0.38%	0.62%	0.84%	1.10%	1.42%	1.87%
	0.38%	0.62%	0.84%	1.10%	1.43%	1.88%
\$10,000 to \$49,999.99	0.38%	0.62%	0.84%	1.10%	1.42%	1.87%
	0.38%	0.62%	0.84%	1.10%	1.43%	1.88%
\$2,000 to \$9,999.99	0.38%	0.62%	0.84%	1.10%	1.42%	1.87%
	0.38%	0.62%	0.84%	1.10%	1.43%	1.88%
\$400 to \$1,999.99	0.38%	0.62%	0.84%	1.10%	1.42%	1.87%
	0.38%	0.62%	0.84%	1.10%	1.43%	1.88%

*There is a penalty for early withdrawal from a Certificate or IRA Certificate. If funds are taken out prior to maturity of a Certificate or IRA Certificate, there is a penalty of: 30 days dividends forfeited if the Certificate matures in 365 days or less; 60 days dividends forfeited if the Certificate matures in 2 years; and 90 days dividends forfeited if the Certificate matures in 3 years or more.

February 2012

Money Market Shares (Acct. ID 20)		Share Drafts (Acct. ID 77)	
Minimum Balance	Rate (APY)	Minimum Balance	Rate (APY)
\$50,000 and over	0.35% (0.35%)	\$2,000 and over	0.10% (0.10%)
\$10,000 to \$49,999.99	0.30% (0.30%)	Do you have your VISA Checkcard yet?	
\$2,000 to \$9,999.99	0.25% (0.25%)		

Anticipated First Quarter 2012

Share Savings (Acct. ID 99)		IRA Shares (Acct. ID 65, 80, 85)	
Minimum Balance	Rate (APY)	Minimum Balance	Rate (APY)
\$25.00 and over	0.25% (0.25%)	\$25.00 and over	0.25% (0.25%)

To open a share savings, share draft, money market, or share certificate;
call a MVFCU Member Services Representative today!

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