

SAVINGS RATES

The rates shown below are the last declared rates by the Board of Directors. For complete details on any account at ATL Credit Union, please ask for a Truth in Savings Disclosure.

SAVINGS ACCOUNTS

MINIMUM BALANCE	TERM	FEES	DIVIDEND METHOD	LAST DECLARED DIVIDEND RATE	APY
\$50	N/A	N/A	Calculated on the Average Daily Balance and Paid Quarterly	0.25%	0.25%

MONEY MARKET ACCOUNTS

MINIMUM BALANCE	W/D LIMIT	DIVIDEND METHOD	DECLARED DIVIDEND RATE	APY
\$1,000	6 / MONTH	Calculated on the daily balance and paid monthly	0.50%	0.50%
\$5,000	6 / MONTH		0.75%	0.75%
\$25,000	6 / MONTH		1.00%	1.01%
\$100,000	6 / MONTH		1.50%	1.51%

CHRISTMAS & VACATION CLUBS

MINIMUM BALANCE	TERM	FEES	DIVIDEND METHOD	LAST DECLARED DIVIDEND RATE	APY
\$5	N/A	N/A	Calculated on the Average Daily Balance and Paid Annually	1.00%	1.00%

IRA, ROTH IRA & COVERDELL EDUCATION SAVINGS ACCOUNTS

MINIMUM BALANCE	TERM	FEES	DIVIDEND METHOD	LAST DECLARED DIVIDEND RATE	APY
\$5	N/A	N/A	Calculated on the Average Daily Balance and Paid Quarterly	2.00%	2.02%

IRA Term Share Certificates are now available; see our Certificate rates listed below.

TERM SHARE CERTIFICATES

All our Term Share Certificates are now available as IRAs (except for specials).

MINIMUM BALANCE	TERM	FEES	DIVIDEND METHOD	LAST DECLARED DIVIDEND RATE	APY
\$500.00	3 months	N/A*	Calculated on the Average Daily Balance and Paid Monthly	0.75%	0.75%
\$500.00	6 months	N/A*		0.75%	0.75%
\$500.00	12 months	N/A*		0.75%	0.75%
\$500.00	18 months	N/A*		1.13%	1.14%
\$500.00	24 months	N/A*		1.35%	1.36%
\$500.00	36 months	N/A*		1.50%	1.51%
\$500.00	48 months	N/A*		2.00%	2.02%
\$500.00	60 months	N/A*		2.35%	2.37%

*Penalties apply for early withdrawal.