

**Monthly Rate Schedule- Savings/Investment Accounts**  
**ABCO FEDERAL CREDIT UNION**  
**PO Box 247, Rancocas, New Jersey 08073**  
**Phone: 1-800-225-1859**

**Share/Savings/Investment Account Rates are effective as of – January, 2009**

<b>Account Description</b>	<b>Minimum Balance Required to earn stated APY*</b>	<b>Dividend Rate</b>	<b>APY*</b>
<b>Money Market Account</b>			
<b>Tier 1</b>	\$1,000.00 - \$4,999.99	.35%	.35%
<b>Tier 2</b>	\$5,000.00 - \$9,999.99	.55%	.55%
<b>Tier 3</b>	\$10,000.00 - \$24,999.99	.95%	.95%
<b>Tier 4</b>	\$25,000.00 - \$49,999.99	1.45%	1.46%
<b>Tier 5</b>	\$50,000.00 +	1.95%	1.97%
<b>IRA Funds</b>	\$25,000.00+	1.95%	1.97%
<b>Money Market Plus</b>	\$50,000.00+	2.10%	2.12%

A \$50.00 Primary Share Account is required for membership at all times to be able to take advantage of the products and services the credit union offers.

\*APY=Annual Percentage Yield. The APY's are accurate as of the above date. Assumes reinvestment of interest. Dividends for share/share draft are paid on the average daily balance and are compounded and paid quarterly. Money Market accounts are computed daily and paid monthly. Minimum balances above required to earn stated APY's. The annual percentage yield may change at any time without notice as determined by the Credit Union Board of Directors.

A PENALTY WILL BE ASSESSED FOR EARLY WITHDRAWAL. The APY is the prospective yield that the credit union anticipates paying for the applicable dividend period. The credit union may offer other rates and terms for these accounts from time to time. If you have any questions or require current rate information on your accounts, please call 1-800-225-1859.