

CONSUMER RATE SHEET

SAVINGS ACCOUNTS

| | MINIMUM DEPOSIT | DIVIDEND RATE | APY* |
|---|-----------------------|---------------|--------------|
| SHARE SAVINGS, TRUST, IRA AND CASH 'N COINS | up to \$9,999 | 0.25% | 0.25% |
| | \$10,000 - \$24,999 | 0.35% | 0.35% |
| | \$25,000 - \$49,999 | 0.40% | 0.40% |
| | \$50,000 - \$99,999 | 0.60% | 0.60% |
| | \$100,000 or more | 0.75% | 0.75% |
| DELTA SHARE SAVINGS | \$1 - \$1,500† | 4.88% | 5.00% |
| | \$1,501 or more | 0.25% | 0.25% |
| HOLIDAY CLUB AND SPECIAL SHARES | up to \$9,999 | 0.25% | 0.25% |
| | \$10,000 or more | 0.35% | 0.35% |
| FREEDOM MONEY MARKET | \$1,000 - \$9,999 | 0.40% | 0.40% |
| IRA options available | \$10,000 - \$24,999 | 0.50% | 0.50% |
| | \$25,000 - \$49,999 | 0.60% | 0.60% |
| | \$50,000 - \$99,999 | 0.90% | 0.90% |
| | \$100,000 - \$149,999 | 1.14% | 1.15% |
| | \$150,000 - \$249,999 | 1.14% | 1.15% |
| | \$250,000 or more | 1.19% | 1.20% |

TERM SHARE CERTIFICATES

IRA options available.

| TERM | DIVIDEND RATE | APY* | TERM | DIVIDEND RATE | APY* |
|----------|---------------|--------------|-----------------------------|---------------|--------------|
| 3 month | 0.90% | 0.90% | 2 year | 1.98% | 2.00% |
| 6 month | 1.29% | 1.30% | 2.5 year | 1.98% | 2.00% |
| 9 month | 1.39% | 1.40% | 3 year | 2.28% | 2.30% |
| 1 year | 1.69% | 1.70% | 4 year | 2.57% | 2.60% |
| 15 month | 1.69% | 1.70% | 5 year | 2.67% | 2.70% |
| 18 month | 1.69% | 1.70% | Minimum open balance \$500. | | |

CHECKING ACCOUNTS

| | APY* | MONTHLY FEE |
|----------------|--------------|---|
| PREMIER | 0.25% | \$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 | 0.25% | \$7 Fee is waived on average daily balance of \$1,000+. |
| INVESTORS | 0.25% | \$7 Fee is waived on average daily balance of \$1,000+. |
| 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 + 5.99% to 18.99% (9.24%-22.24%) |
| VISA PLATINUM REWARDS | Prime + 7.99% to 13.99% (11.24%-17.24%) |
| VISA PLATINUM CASHBACK | Prime + 8.99% to 14.99% (12.24%-18.24%) |



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

*APY=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.

15.00% rate earned if member meets transactional requirements on checking and credit card. If requirements are not met, this tier earns 0.40%.

**APR=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.

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

HOME EQUITY ACCOUNTS

| | LOAN TO VALUE | TERMS | VARIABLE APR** | MIN. LOAN AMOUNT |
|-------------------------------|---------------|---------|--------------------|------------------|
| HOME EQUITY LINE OF CREDIT*** | 80% | | 4.40% - 7.50% | \$10,000 |
| | 90% | | 4.75% - 6.00% | \$10,000 |
| | 100% | | 5.50% - 6.00% | \$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 APR** | |
| 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% - 7.75% | \$10,000 |

LOAN ACCOUNTS

| | MODEL YEAR | TERMS (in months) | FIXED APR** | MIN. LOAN AMOUNT |
|--|------------|-------------------|---|------------------|
| AUTO LOANS | 2009-2010 | 0 - 60 | 5.00% - 13.50% | |
| | | 61 - 66 | 5.50% - 8.50% | \$15,000 |
| | | 67 - 72 | 6.00% - 9.00% | \$15,000 |
| | 2008 | 0 - 60 | 5.25% - 13.75% | |
| | | 61 - 66 | 5.75% - 6.75% | \$15,000 |
| | | 67 - 72 | 6.25% | \$15,000 |
| | 2007 | 0 - 60 | 5.50% - 14.00% | |
| | | 61 - 66 | 6.00% - 7.00% | |
| | 2006 | 0 - 60 | 5.75% - 14.25% | |
| | 2005 | 0 - 54 | 6.00% - 14.50% | |
| | 2004 | 0 - 48 | 6.75% - 15.25% | |
| | 2003 | 0 - 48 | 7.00% - 10.00% | |
| MOTORCYCLE LOANS | 2009-2010 | 0 - 60 | 7.65% - 12.45% | |
| | | 61 - 72 | 8.65% - 13.45% | \$20,000 |
| | 2007-2008 | 0 - 60 | 9.65% - 14.45% | |
| | 2003-2006 | 0 - 48 | 10.65% - 15.45% | |
| HARLEY-DAVIDSON | 2009-2010 | 0 - 60 | 6.00% - 8.75% | |
| | | 61 - 66 | 6.50% - 9.25% | |
| | | 67 - 72 | 7.00% - 9.75% | \$15,000 |
| | | 73 - 84 | 8.00% - 10.75% | \$15,000 |
| | 2003-2008 | varies | Call for rates and terms | |
| BOAT & RV LOANS | 2009-2010 | 0 - 60 | 7.40% - 11.55% | \$5,000 |
| | | 61 - 120 | 8.50% - 12.30% | \$25,000 |
| | | 121 - 180 | 8.00% - 12.05% | \$50,000 |
| | 2003-2008 | 0 - 60 | 8.75% - 12.55% | \$5,000 |
| | | 61 - 120 | 9.55% - 13.30% | \$30,000 |
| SPORTS/LEISURE SIGNATURE SAVINGS SECURED CERTIFICATE SECURED | 2003-2010 | 0 - 48 | 9.75% - 14.05% | |
| | | 0 - 48 | 14.99% - 26.99% | \$25,000 max |
| | | 0 - 60 | 6.00% | |
| | | | The rate is the CD's effective annual yield rounded up to the nearest .25% plus 1.75%, floor 6% minimum rate. | |

VARIABLE APR**

| | | |
|--------------------------|----------------|---------|
| PREFERRED LINE OF CREDIT | 9.24% - 17.24% | \$1,000 |
|--------------------------|----------------|---------|

HOME LOANS

Please call for current rates.

Rates effective as of 03/11/2010 and subject to change at any time.

913.905.7000

800.892.7957

cacu.com