

CERTIFICATE ACCOUNTS					
Share Certificates	6 months	1 year	2 years	3 years	5 years
\$2.5 to \$25K	0.598% APR 0.60% APY	0.946% 0.95%	1.194% 1.201%	1.482% 1.508%	1.982% 2.00%
\$25K and up	0.648% APR 0.65% APY	0.995% 1.00%	1.243% 1.251%	1.539% 1.55%	2.031% 2.05%
<i>\$2,500 minimum (\$500 for members under 18 years old)</i>					

*Eff. January 23, 2012*

- **Checking Accounts - No Service Fees** (With \$500 average checking balance).
- **Business Checking - No monthly service fee!**  
(With \$2,500 minimum balance. Call us for more info)
- **IRA, Roth IRA, Education IRA - 1.25% APY.** (No time commitment!)
- **Passbook Account (Savings Account) - 0.25% APY.** (\$250 min to earn dividend).

“Premier” Money Market Account	
\$2,500 to \$25,000	0.30% APY
\$25,001 to \$75,000	0.35% APY
\$75,001 and up	0.40% APY
<i>\$2,500 min. – up to 3 checks per month</i>	

Email us at [polam@polam.org](mailto:polam@polam.org) Or call us at 1-800-404-5137

