

CERTIFICATE ACCOUNTS					
Share Certificates	6 months	1 year	2 years	3 years	5 years
\$2.5 to \$25K	0.94% APR 1.00% APY	1.24% 1.25%	1.69% 1.70%	2.15% 2.20%	2.76% 2.80%
\$25K and up	1.044% APR 1.05% APY	1.29% 1.30%	1.735% 1.75%	2.224% 2.25%	2.81% 2.85%
\$2,500 minimum (\$500 for members under 18 years old)					

Eff. July 1, 2010

- **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 - 1.50% 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
\$2,500 min. – up to 3 checks per month	

Email us at polam@polam.org Or call us at 1-800-404-5137

