

Desert Sage

Federal Credit Union

Share and Share Certificate Dividend Rates

Regular Shares: Rate is calculated on Average Daily Balance and compounded quarterly. Rates subject to change without notice. Children's Accounts are the same as Regular Shares; however they have a smaller minimum balance and can earn a dividend with the smaller minimum balance.

	<u>APR</u>	<u>APY</u>
\$100.00 - \$4,999.99	.60%	.60%
\$5,000.00 +	.85%	.85%

Tumbleweeds (0-12 yrs) require a \$5.00 minimum balance. Young Adult Savings Accounts (13-18 yrs) require a \$25.00 minimum balance.

Club Accounts earn the highest rate paid on regular shares, calculated on Average Daily Balance and compounded quarterly. Rates subject to change without notice.

Share Drafts: Rate is calculated on Average Daily Balance and compounded quarterly. Rates subject to change without notice.

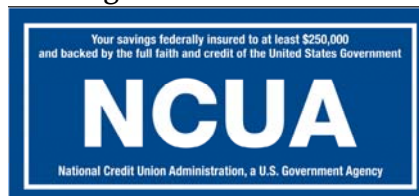
	<u>APR</u>	<u>APY</u>
\$750.00 +	0.35%	0.35%

Share Certificates: minimums below, compounded monthly.

	<u>\$500.00 Minimum</u>		<u>\$2,500.00 Minimum</u>		<u>\$10,000.00 Minimum</u>	
	<u>APR</u>	<u>APY</u>	<u>APR</u>	<u>APY</u>	<u>APR</u>	<u>APY</u>
6 month	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
12 month	1.50%	1.51%	2.00%	2.02%	2.00%	2.02%
18 month	1.75%	1.76%	2.10%	2.12%	2.10%	2.12%
24 month	2.00%	2.02%	2.25%	2.27%	2.25%	2.27%
30 month	2.13%	2.15%	2.30%	2.32%	2.30%	2.32%
36 month	2.18%	2.20%	2.53%	2.56%	2.53%	2.56%

Penalties will apply to all early withdrawals on Club and Share Certificate Accounts

APR = Annual Percentage Rate APY = Annual Percentage Yield



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency

Rates subject to change without notice

Rates effective 02/27/2009