

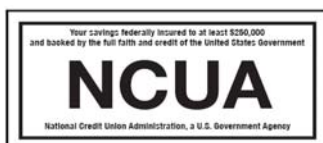


**Savings Rate Sheet
November 20, 2009**

Description	Minimum Opening Deposit	Minimum Balance Required to Earn Stated APY	Term	Dividend Rate	Annual Percentage Yield (APY)	Early Withdrawal Penalty	Rate Type
Savings Accounts							
\$0-\$2,499.99	\$5	\$0	N/A	0.40%	0.40%	N/A	V
\$2,500-\$9,999.99	\$5	\$2,500	N/A	0.50%	0.50%	N/A	V
\$10,000-\$24,999.99	\$5	\$10,000	N/A	0.60%	0.60%	N/A	V
\$25,000+	\$5	\$25,000	N/A	0.75%	0.75%	N/A	V
Money Market Savings							
\$2,500-\$9,999.99	\$2,500	\$2,500	N/A	0.65%	0.65%	N/A	V
\$10,000-\$24,999.99	\$2,500	\$10,000	N/A	0.75%	0.75%	N/A	V
\$25,000-\$49,999.99	\$2,500	\$25,000	N/A	0.90%	0.90%	N/A	V
\$50,000-\$99,999.99	\$2,500	\$50,000	N/A	0.90%	0.90%	N/A	V
\$100,000+	\$2,500	\$100,000	N/A	1.14%	1.15%	N/A	V
Premium Money Market Savings							
\$20,000-\$24,999.99	\$20,000	\$20,000	N/A	1.14%	1.15%	N/A	V
\$25,000-\$49,999.99	\$20,000	\$25,000	N/A	1.14%	1.15%	N/A	V
\$50,000-\$99,999.99	\$20,000	\$50,000	N/A	1.29%	1.30%	N/A	V
\$100,000+	\$20,000	\$100,000	N/A	1.39%	1.40%	N/A	V
Checking							
\$0-\$2,499.99	\$25	\$0	N/A	0.10%	0.10%	N/A	V
\$2,500+	\$25	\$2,500	N/A	0.20%	0.20%	N/A	V
IRA Savings							
	\$5	N/A	N/A	1.10%	1.11%	N/A	V
Health Savings Account							
	\$5	N/A	N/A	1.10%	1.11%	N/A	V

Certificates (Regular or IRA)							
3 Month Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	3 Mos.	0.70%	0.70%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	3 Mos.	0.75%	0.75%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	3 Mos.	0.80%	0.80%	90 days dividends	F
\$50,000.00 - \$99,999.99	\$50,000	\$50,000	3 Mos.	0.80%	0.80%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	3 Mos.	0.85%	0.85%	90 days dividends	F
6 Month Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	6 Mos.	1.05%	1.05%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	6 Mos.	1.10%	1.11%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	6 Mos.	1.15%	1.16%	90 days dividends	F
\$50,000.00 - \$99,999.99	\$50,000	\$50,000	6 Mos.	1.15%	1.16%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	6 Mos.	1.20%	1.21%	90 days dividends	F
1 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	1 Yr.	1.59%	1.60%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	1 Yr.	1.64%	1.65%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	1 Yr.	1.69%	1.70%	90 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	1 Yr.	1.69%	1.70%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	1 Yr.	1.74%	1.75%	90 days dividends	F
2 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	2 Yr.	1.79%	1.80%	180 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	2 Yr.	1.84%	1.85%	180 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	2 Yr.	1.89%	1.90%	180 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	2 Yr.	1.89%	1.90%	180 days dividends	F
\$100,000+	\$100,000	\$100,000	2 Yr.	1.94%	1.95%	180 days dividends	F
3 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	3 Yr.	2.23%	2.25%	180 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	3 Yr.	2.28%	2.30%	180 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	3 Yr.	2.33%	2.35%	180 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	3 Yr.	2.33%	2.35%	180 days dividends	F
\$100,000+	\$100,000	\$100,000	3 Yr.	2.38%	2.40%	180 days dividends	F
Certificate Special							
19 Month Certificate	\$1,000	\$1,000	19 Mos.	1.79%	1.80%	180 days dividends	F

Rates are accurate as of specified date and are subject to change. Certificate accounts are subject to adjustment weekly according to market conditions, and based on available earnings and management discretion. The Annual Percentage Yield assumes dividends will remain on deposit until the specified maturity date. A withdrawal prior to maturity could reduce your earnings. Please see your "Rate & Fee Schedule" for fees applicable to these accounts, as fees could reduce your earnings. Please contact the Phone Center at 507-535-1460 (toll-free at 800-535-2129) or visit our Web site at www.mayocreditunion.org for information on applicable fees, terms and rates.



NOTE:

For deposit accounts that exceed \$250,000, and IRA's that exceed \$250,000, Mayo Employees Federal Credit Union provides -- at no cost to the member -- additional deposit insurance of \$250,000 through Excess Share Insurance, the nation's largest private deposit insurer.