

Effective 02/04/2012

Old Hickory Credit Union

Dividend Rates and Annual Percentage Yields for Business Accounts

<u>Share Type</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield*</u>
Regular Shares & Miscellaneous Shares		
\$0 - \$249.99	0.00%v	0.00%
\$250 - \$1999.99	0.10%v	0.10%
\$2000 - \$4999.99	0.25%v	0.25%
\$5000 and greater	0.40%v	0.40%
Business Advantage Checking		
\$0 - \$50,000	0.25%v	0.25%
\$50,001 - \$100,000	0.50%v	0.50%
\$100,001 - \$250,000	1.00%v	1.00%
\$250,001 - \$500,000	1.49%v	1.50%
Business Money Market Shares		
\$0 - \$49,999	0.00%v	0.00%
\$50,000 - \$500,000.00	1.59%v	1.60%

<u>Share Certificate Term</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield*</u>
6 month	0.45%	0.45%
12 month	0.50%	0.50%
18 month	0.60%	0.60%
24 month	0.70%	0.70%
30 month	0.40%	0.40%
36 month	0.50%	0.50%
48 month	0.60%	0.60%
60 month	0.70%	0.70%

Minimum Balance Requirements: Regular Share Certificates

6 month to 18 month terms require a minimum balance of \$2,000. 24 month to 60 month terms require a minimum balance of \$1,000. Dividend rate is guaranteed for the term of the certificate. Penalty for early withdrawal.

*The annual percentage yield (APY) is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Jumbo certificates are for balances of \$100,000 or greater and pay .10% APY more than the regular certificate yield.

Variable Dividend Rates – If a dividend rate is marked “variable” or “v”, the dividend rate(s) and APY may change, and we reserve the right to change the rate(s) at our discretion. If a rate is not marked as variable, it will be paid for the term of the account. Any fees charged to the account may reduce earnings.

For updated rate information, please call (615) 847-4043 or 1-800-998-4043 during regular business hours.



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.