

# Old Hickory Credit Union

**Effective 07/01/10**

## Dividend Rates and Annual Percentage Yields

Share	Dividend Rate	Annual Percentage Yield	
<b>Regular Shares and Miscellaneous Shares</b>			
\$0 - \$249.99	0.00%v	0.00%	
\$250 - \$1999.99	0.20%v	0.20%	
\$2000 - \$4999.99	0.40%v	0.40%	
\$5000 and greater	0.60%v	0.60%	
Basic Free and Green Checking	0.00%v	0.00%	
New Start Checking	0.00%v	0.00%	
Premier Dividend Checking	3.93%v	4.00%	When qualifying criteria are met (Tier 3) on first \$10,000
	0.15%v	0.15%	When qualifying criteria are not met (Tier 2) on all
	0.15%v	0.15%	On any amounts over \$10,000 (Tier 1)
My Way Senior Checking	1.00%v	1.00%	On amounts of \$5,000 and less
	0.15%v	0.15%	On amounts over \$5,000
Retirement Plan Shares	1.49%v	1.50%	
<b>Money Market</b>			
<\$5,000	0.20%v	0.20%	
\$5,000 - \$24,999.99	0.50%v	0.50%	
\$25,000 - \$49,999.99	0.70%v	0.70%	
\$50,000 and greater	0.90%v	0.90%	
Christmas Club	0.40%v	0.40%	(\$100 minimum required to earn dividend)
Teacher Summer Savings Club	0.40%v	0.40%	(\$100 minimum required to earn dividend)
Vacation Club	0.40%v	0.40%	(\$100 minimum required to earn dividend)
Save-A-Saurus	0.40%v	0.40%	(\$25 minimum required to earn dividend)
Health Savings	2.96%v	3.00%	(\$5 minimum balance required)

Share Certificates Term	Dividend Rate	Annual Percentage Yield	
		Regular	IRA
6 month	1.00%	1.00%	--
9 month	1.19%	1.20%	--
12 month	1.34%	1.35%	1.35%
18 month	1.24%	1.25%	--
24 month	1.39%	1.40%	1.40%
30 month	0.70%	0.70%	0.70%
36 month	0.80%	0.80%	0.80%
48 month	0.90%	0.90%	0.90%
60 month	1.00%	1.00%	1.00%
84 month (IRA Only)	1.88%	--	1.90%

### 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.

#### **IRA Certificates**

12 month terms require a minimum balance of \$2,000. 24 month to 84 month terms require a minimum balance of \$1,000. Dividend rate is guaranteed for the term of the certificate. Penalty for early withdrawal except withdrawal after age 59 ½.

\* 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, call 1-800-998-4043 or (615) 847-4043 during regular business hours.

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