

Piedmont Credit Union Rates February 1, 2012

Savings & Club Accounts

Account Type	Balance to Earn Dividends	A.P.R.	A.P.Y.
Share Savings	\$50. - \$499.99	0.25%	0.25%
	\$500. - \$4,999.99	0.40%	0.40%
	\$5,000 or higher	0.45%	0.45%
Club Accounts	\$50. or higher	0.25%	0.25%
Money Market Accounts	\$1,000. - \$9,999.99	0.50%	0.50%
	\$10,000. - \$49,999.99	0.55%	0.55%
	\$50,000. or higher	0.65%	0.65%

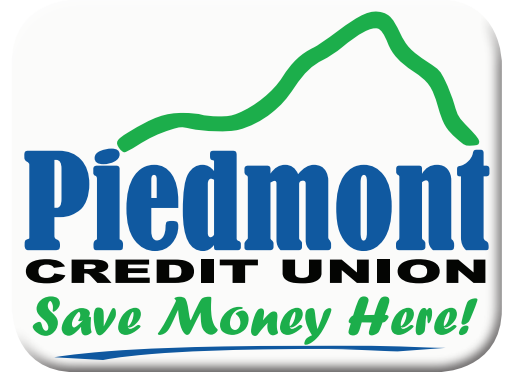
Checking Accounts (Share Drafts)

Balance to Earn Dividends	A.P.R.	A.P.Y.
\$300. - \$2,999.99	0.15%	0.15%
\$3,000. or higher	0.40%	0.40%

Certificate Accounts (CD's & IRA certificates)

Term	A.P.R.	A.P.Y.	Minimum Balance
6 Months*	0.65%	0.65%	\$1,000.00
1 Year*	1.00%	1.01%	\$1,000.00
2 Years**	1.05%	1.06%	\$1,000.00
5 Years**	1.85%	1.87%	\$1,000.00

Interest Penalty for early withdrawals: *=3 Months, **=6 Months



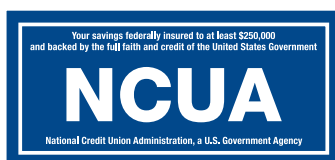
Loans

Type	Rate (Range)	Maximum Term	Maximum Amount
Automobile	2.90% - 16.75%	84 Months	
RV, Boat, or Motorcycle	2.90% - 16.75%	84 Months	
Personal Loans / LOC	8.70% - 20.00%		\$15,000.00
VISA Credit Card	12.90%		\$5,000.00
Vacation Loan	9.99%	12 Months	\$2,000.00
Christmas Loan	9.50%	12 Months	\$2,000.00
Educational Loan	9.25%	60 Months	\$10,000.00
Computer Loan	9.25%	60 Months	\$10,000.00
Share Secured Loan	6.57% - 9.00%		Share Balance

Home Equity Loans

Type	Rate (Range)	Maximum Term
Fixed Rate	5.50% - 8.90%	180 Months
Variable Rate	3.50% - 5.25%	180 Months

All Loan Rates, Maximum Amounts, Terms, Payments, and Loan Approval are determined by several factors including but not limited to credit history, income, and other account relationships already established with Piedmont Credit Union. All rates are subject to change without notice.



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