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Money Market*

	Up to \$ 4,999	\$ 5,000- 49,999	\$ 50,000 - 99,999	\$ 100,000 - 249,999	\$250,000 - up
Feb-11	0.45%	0.62%	0.78%	1.10%	1.10%
Mar-11	0.34%	0.46%	0.58%	0.82%	0.82%
Apr-11	0.47%	0.62%	0.79%	0.94%	0.94%
May-11	0.59%	0.78%	0.99%	1.19%	1.19%
Jun-11	0.65%	0.87%	1.11%	1.32%	1.32%
Jul-11	0.61%	0.81%	1.03%	1.23%	1.23%
Aug-11	0.61%	0.81%	1.03%	1.23%	1.23%
Sep-11	0.57%	0.76%	0.97%	1.16%	1.16%
Oct-11	0.58%	0.78%	0.98%	1.18%	1.18%
Nov-11	0.57%	0.75%	0.95%	1.14%	1.14%
Dec-11	0.57%	0.76%	0.96%	1.16%	1.16%
Jan-12	0.58%	0.78%	0.98%	1.18%	1.18%

Community Unity*

	\$1 - 1,000	\$1,000.01 AND UP
	0.11%	0.27%
	0.04%	0.16%
	0.12%	0.28%
	0.19%	0.40%
	0.23%	0.46%
	0.20%	0.42%
	0.20%	0.41%
	0.18%	0.38%
	0.19%	0.39%
	0.18%	0.37%
	0.18%	0.38%
	0.19%	0.39%

Certificates Of Deposit*

	1 Year *	1 Year Jumbo*	2 Year *	2 Year Jumbo*	5 Year*	5 Year Jumbo*
Feb-11	1.43%	1.43%	1.58%	1.58%	1.76%	1.76%
Mar-11	1.06%	1.06%	1.18%	1.18%	1.31%	1.31%
Apr-11	0.94%	0.94%	1.06%	1.06%	1.57%	1.57%
May-11	1.19%	1.19%	1.34%	1.34%	1.97%	1.97%
Jun-11	1.32%	1.32%	1.48%	1.48%	2.20%	2.20%
Jul-11	1.23%	1.23%	1.38%	1.38%	2.04%	2.04%
Aug-11	1.22%	1.22%	1.37%	1.37%	2.03%	2.03%
Sep-11	1.16%	1.16%	1.30%	1.30%	1.92%	1.92%
Oct-11	1.18%	1.18%	1.32%	1.32%	1.95%	1.95%
Nov-11	1.14%	1.14%	1.28%	1.28%	1.89%	1.89%
Dec-11	1.16%	1.16%	1.30%	1.30%	1.92%	1.92%
Jan-12	1.18%	1.18%	1.32%	1.32%	1.95%	1.95%

**After 05/01/2009, the minimum deposit required to open a new Jumbo Certificate of Deposit is \$250,000. Congress has permanently increased FDIC deposit insurance from \$100,000 to \$250,000 per depositor.

Rate Information on Profit Sharing Deposit Variable-rate account: Profit Sharing Deposit is a contingent yield product. The actual yield and annual percentage yield is determined on the 7th business day of each month based on the prior month's profit sharing rate or Annual Percentage Yield (APY).

*Profit paid as annual percentage yield (APY) of deposited funds.
UIF is a Shariah compliant subsidiary of University Bank. All deposit accounts are offered through University Bank which is MEMBER FDIC.