

WHAT IS A CD?

A certificate of deposit, also known as a share deposit, is a great way to make your money grow without a lot of risk. CDs are different from regular savings accounts in that they are a timed deposit, meaning there is a certain term length before you can withdraw funds. In general, the longer the term length, the higher the interest rate.

CDs offer a higher interest rate, or APY, than regular savings accounts. Although rates can change often, your rate is locked in at the time of deposit. You will know exactly what you will be earning through the term of your CD. There might also be penalties for withdrawing your money early, so it is best to be aware of all of the terms of a CD before you commit.

Unlike other investments, a CD has very little risk. That is because CDs are federally-insured deposits. With this backing, CDs are a way to earn a solid return on your money.

WE'D LIKE TO SEE YOU!

Main Branch

Lakota Trade Center
Suite 103/104
Kyle, SD

Oglala Art Center Branch

7904 Lakota Prairie Drive
Kyle, SD 57752

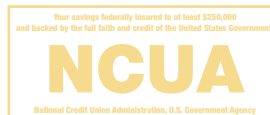
Hours of Operation

Monday - Friday
9:00am - 4:00pm

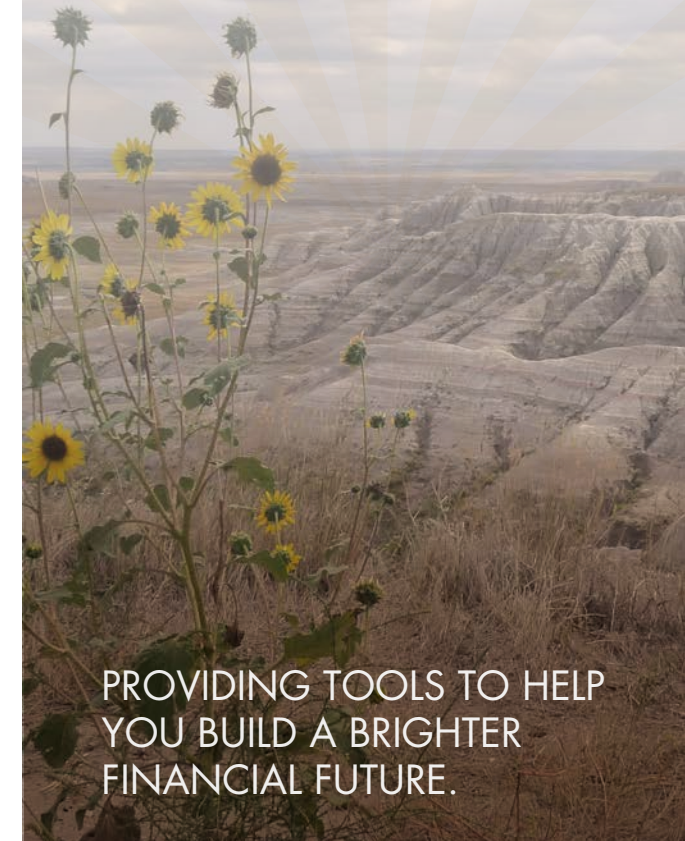
Closed on all federal holidays!



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SAVINGS RATES



PROVIDING TOOLS TO HELP
YOU BUILD A BRIGHTER
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SAVINGS RATES

SHARE CERTIFICATES

\$250 - \$25,000

TERM	INTEREST RATE	APY*
3 Months	0.25%	0.25%
6 Months	0.30%	0.30%
9 Months	0.40%	0.40%
12 Months	0.65%	0.65%
14 Months	5.00%	5.00%
24 Months	0.90%	0.90%
36 Months	1.10%	1.10%
60 Months	0.85%	0.85%

SHARE CERTIFICATES

\$25,001 - \$250,000

TERM	INTEREST RATE	APY*
6 Months	0.75%	0.75%
12 Months	0.65%	0.65%
14 Months	5.00%	5.00%
24 Months	0.10%	0.10%
36 Months	0.10%	0.10%
60 Months	0.85%	0.85%

Regular Share Savings Account 0.20 APY with minimum balance \$5.00, credited monthly.

*APY = Annual Percentage Yield. Rates subject to change without notice.

Specials will automatically renew into the same term at maturity if that same term special is available from the Lakota Federal Credit Union. Otherwise specials will automatically renew to the closest regular term.

ADDITIONAL TERMS AND CONDITIONS AND TRUTH-IN- SAVINGS ACCOUNT DISCLOSURES

There is a \$250 minimum balance requirement for all share certificates.

Early withdrawal penalties may apply. For certificates with terms one year or less, the early withdrawal penalty is the lesser of all dividends for 90 days on the amount withdrawn or all dividends on the amount withdrawn since the date of the issuance or renewal.

For certificates with terms greater than one year, the penalty is the lesser of all dividends for 180 days on the amount withdrawn or all dividends on the amount withdrawn since the date of issuance or renewal.

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

WWW.LAKOTAFCU.ORG