



Rates effective as of 11/19/09  
Rates subject to change.

### Build a Rate

Relationship Rate Adjustments:

Your opportunity to add up to .30% to our certificate rates

Add .10% for existing, active checking account

Add .10% for an active direct deposit to any DHCU savings or checking account

Add .05% for money market account with \$10,000 or more currently on deposit

Add .05% for membership relationships 5 years or greater

Term	APY <\$10,000*	APY \$10,000- \$49,000*	APY \$50,000-\$99,999*	APY >\$100,000*
3 mo	0.90%	1.00%	1.11%	1.21%
6 mo	1.21%	1.31%	1.41%	1.51%
1 yr	1.92%	2.02%	2.12%	2.22%
18 mo	2.12%	2.22%	2.32%	2.43%
2 yr	2.32%	2.43%	2.53%	2.63%
30 mo	2.53%	2.63%	2.73%	2.84%
3 yr	2.73%	2.84%	2.94%	3.04%

\*Certificates with relationship amounts specified above. A relationship amount is defined as the total deposits held (excluding checking account balances) within a household address. "Active" is defined as at least one transaction per calendar month. Minimum deposit of \$1,000 required except for youth accounts, which is \$500. A penalty may be imposed for early withdrawal.

Term	APY <\$10,000*	APY \$10,000- \$49,000*	APY \$50,000-\$99,999*	APY >\$100,000*
5 yr Variable	3.61%	3.61%	3.61%	3.61%

Not available for Build A Rate. Minimum deposit of \$1,000 except on youth accounts, which is \$250. Rate may change after account is opened.

### Checking Accounts

Balance	Checking Rewards APY	CheckingAdvantage APY
\$5,000+	1.26%	.75%
\$1,000 to \$4,999	.75%	.75%
\$100 to \$999	0.00%	.75%

### Savings Accounts

Balance	Money Market & IRA Money Market APY	Regular/Club Savings APY
\$200,000+	2.27%	0.50%
\$100,000 to \$199,999	2.02%	0.50%
\$25,000 to \$99,999	1.51%	0.50%
\$10,000 to \$24,999	0.75%	0.50%
\$100 to \$9,999	0.50%	0.30%
\$0 to \$99	0.00%	0.00%

### IRA Accounts

Balance	APY	Minimum Deposit
\$100,000+	2.02%	\$5
\$50,000 to \$99,999	1.76%	\$5
\$25,000 to \$49,999	1.26%	\$5
\$10,000 to \$24,999	0.75%	\$5
\$100 to \$9,999	0.50%	\$5
Roth IRA (5 Yr Variable)	3.61%	\$1,000

### Health Savings Account

APY \$100 to \$4,999	APY \$5,000+
1.51%	2.53%

All deposits insured to \$250,000 by the NCUA. IRA insured to \$250,000 by NCUA. APY based on monthly dividends added to deposit. APY may vary once account is opened. Dividends may be paid quarterly, semi-annually, and annually. Substantial penalty for early withdrawal. Fees may reduce earnings on the account.

**Vehicle Rates, New and Used 2009-2007**

Term	Amount Financed*	Fixed Rate As Low As	Monthly Payment per \$1,000 Borrowed	Example Payment Based On
Up to 48 months	100%	5.75%	\$23.37	48 mo
49-60 months	100%	5.75%	\$19.22	60 mo
61-72 months	100%	5.99%	\$16.57	72 mo

**Vehicle Rates, Used 2006-2004**

Term	Amount Financed*	Fixed Rate As Low As	Monthly Payment per \$1,000 Borrowed	Example Payment Based On
Up to 36 months	100%	6.00%	\$30.42	36 mo
37-48 months	100%	6.25%	\$23.60	48 mo
49-60 months	100%	6.50%	\$19.57	60 mo

**Vehicle Rates, Used 2003-2002**

Term	Amount Financed*	Fixed Rate As Low As	Monthly Payment per \$1,000 Borrowed	Example Payment Based On
Up to 36 months	100%	6.75%	\$30.76	36 mo
37-48 months	100%	7.00%	\$23.95	48 mo

**Vehicle Rates, Used 2000-1998**

Term	Amount Financed*	Fixed Rate As Low As	Monthly Payment per \$1,000 Borrowed	Example Payment Based On
Up to 36 months	80%	8.50%	\$31.57	36 mo

**Personal Loan Rates**

Signature/Cosigner Loan	12.25% APR
Share Secured**	2.00% APR
Platinum Visa Credit Card as low as	8.90% APR
Gold Visa Credit Card as low as	9.90% APR
Classic Visa Credit Card as low as	10.90% APR

\*Conventional Loan Rates. Interest rates determined by individual credit history. \*\*Above certificate/savings rate earned.

**Mortgage**

All mortgage rates are applicable as of **November 19, 2009** and are subject to change without notice, as often as daily. Rates quoted as of the effective date and may vary with amount of loan and loan-to-value ratio (LTV). Rates quoted based on \$100,000 mortgage, at 80% LTV, owner occupied only. "Annualized Percentage Rate" (APR) includes interest, certain fees and points as applicable according to federal law.

**Fixed Rate Mortgage**

Term Local Servicing (45 day lock)	Rate	APR	Points	Origination	Monthly Payment per \$10,000 borrowed
40 years as low as	5.500%	5.537%	0	0	\$51.58
30 years as low as	5.000%	5.043%	0	0	\$53.68
20 years as low as	4.875%	4.934%	0	0	\$65.31
15 years as low as	4.375%	4.449%	0	0	\$75.86

**Balloon Mortgage** (30 year amortization with 3, 5, or 7 year balloon payment)

Term	Rate	APR	Points	Origination	Monthly Payment per \$10,000 borrowed
7 year as low as	4.750%	4.838%	0	0	\$52.16
5 year as low as	4.625%	4.740%	0	0	\$51.41
3 year as low as	4.500%	4.678%	0	0	\$50.67

**Home Equity**

	APR	Type	Monthly Payment per \$10,000 borrowed
<b>HomeAdvantage</b> rates as low as	5.25%	3 year fixed	\$80.39*
	5.50%	5 year fixed	\$81.71*
	5.75%	7 year fixed	\$83.04*
	6.00%	10 year fixed	\$111.02
<b>EquityAdvantage</b>	5.50%	Fixed Equity Line of Credit	\$100.00

APR may vary. \* Per \$10,000 borrowed payment based on 15 year amortization.