



Exceptional Service  
Incredible Value

### Participation Account rates as of July 31, 2011.

Average daily balance required to earn rate	Prospective Dividend Rate	Prospective Annual Percentage Yield (APY)
Up to \$9,999.99	0.05%	0.05% prospective APY on the entire average daily balance.
\$10,000.00 to \$24,999.99	0.15%	The prospective dividend rate will be paid only on the portion of your average daily balance that is greater than \$9,999.99 but less than \$25,000.00 with a prospective APY ranging from 0.05% to 0.11% depending on the average daily balance in this account.
\$25,000.00 to \$49,999.99	0.15%	The prospective dividend rate will be paid only on the portion of your average daily balance that is greater than \$24,999.99 but less than \$50,000.00 with a prospective APY ranging from 0.11% to 0.13% depending on the average daily balance in this account.
\$50,000.00 and above	0.15%	The prospective rate of 0.20% will be paid only on average daily balances over \$49,999.99 with a prospective APY of 0.13% on balances up to \$50,000.00 and 0.15% on balances over \$49,999.99.

Annual Percentage Yield (APY). Dividend rates are subject to change after the account is opened. Prospective Dividend rates and APYs are subject to change. Fees may reduce earnings. You must be a member of Deer Valley Credit Union, have a fully qualified Participation Account, maintain qualification, and your accounts must be kept in good standing. To fully qualify for the Participation Account, you are required to maintain active direct deposit and bill pay (just one bill per month qualifies) and enroll in Remote Banking and eStatements. If your account is not fully qualified, you will receive the Value Checking dividend rate and APY. The Value Checking APY was 0.02% as of July 31, 2011.



Federally Insured by the NCUA