

**The Howland Enfield Federal Credit Union**  
**Demand Deposit Rate Schedule**  
**November 19, 2009**  
*( Effective 12/01/2009 )*

	<b>Limitations Restrictions</b>	<b>Current Stated Rate</b>	<b>Current Yield</b>
Share Accounts	Dividends Paid Over \$75.00 Only	0.050%	0.05%
Club Accounts		0.050%	0.05%
Draft Accounts		0.000%	0.00%
	Under 10K	0.242%	0.25%
IRA Club Accounts			
	Over 10K	0.489%	0.50%
	Under \$2.5K	0.000%	0.00%
Money Market Club Accounts	\$2.5K - \$10K	0.242%	0.25%
	\$10K - < \$50K	0.489%	0.50%
	Over \$50K	0.642%	0.65%

Note: Change preapproved should Certificate Rates fall below IRA/MM Rate, then reduce

<b>Share Certificates / IRA Share Certificates</b>				
<b>For The Period of October 1 - October 16, 2009</b>				
	<b>Minimum Balance</b>	<b>Term (Months)</b>	<b>Rate</b>	<b>Annual Percentage Yield (APY)</b>
Monty Moose		3 . . . . .	0.343%	0.35%
	\$ 500.00	3 . . . . .	0.343%	0.35%
	\$ 500.00	6 . . . . .	0.694%	0.70%
	\$ 1,000.00	9 . . . . .	0.792%	0.80%
	\$ 1,000.00	12 . . . . .	0.992%	1.00%
	\$ 1,000.00	18 . . . . .	1.240%	1.25%
	\$ 1,000.00	24 . . . . .	1.490%	1.50%
	\$ 1,000.00	30 . . . . .	1.630%	1.65%
	\$ 1,000.00	36 . . . . .	1.930%	1.95%
	\$ 1,000.00	48 . . . . .	2.170%	2.20%
	\$ 1,000.00	60 . . . . .	2.470%	2.50%
<b>JUMBO CERTIFICATE QUOTES AVAILABLE FOR CERTIFICATES IN EXCESS OF \$25,000 .00</b>				