

SFCU

November 12, 2009

Sidney Federal Credit Union
42 Union Street
Sidney, NY 13838
607-967-7101 / 877-642-SFCU

With Branch Offices In:

Bainbridge
16 South Main St
Bainbridge, NY 13733

Greene
65 Genesee St
Greene, NY 13778

Hancock
494 West Main St
Hancock, NY 13783

Norwich
East River Rd & Rt 23
Norwich, NY 13815

Oneonta
75 Oneida Street
Oneonta, NY 13820

Oneonta
53 Market Street
Oneonta, NY 13820

Walton
Big M Plaza
3 Liberty St
Walton, NY 13856

Website:
www.sfcuonline.org



VARIABLE RATE SHARE ACCOUNTS

Rates and APYs are effective as of the date above

All rates are reviewed weekly and could change at anytime at the Credit Union discretion.
(Last change for shares 8-1-09)

Type of Account	Minimum	Suffix	Average Daily Balance	Dividend	Annual
	Balance		required to obtain the	Rate	Percentage
	to Open		Annual Percentage Yield	(APR)	Yield (APY)
Main Share	\$6.00	0	\$100.00	0.30%	0.30%
Par Value of Shares			\$500.00	0.35%	0.35%
for membership			\$5,000.00	0.60%	0.60%
Escrow (SFCU mortgages)	None	1	None	0.30%	0.30%
Christmas Club	None	2	None	0.30%	0.30%
Money Management	\$2,500.00	3	\$2,500.00	0.75%	0.75%
			\$5,000.00	1.00%	1.00%
			\$10,000.00	1.25%	1.26%
Insurance	None	4	None	0.30%	0.30%
Vacation Club	None	5	None	0.30%	0.30%
Tax Club	None	6	None	0.30%	0.30%
Extra Christmas Club	None	7	None	0.30%	0.30%
Share Draft Checking	None	9	None	0.00%	0.00%

Par Value of Shares: Minimum required to open any account is the purchase of a \$5.00 par value of share in the Credit Union.

Fees: There is a \$1.00 non-refundable membership fee when a main share account is opened.

REGULAR TERM SHARE CERTIFICATES

Last change for certificates (11/12/09)

Type of Certificate	Type Code	Term	Minimum Balance	Dividend	Annual
			required to open and obtain	Rate	Percentage
			the Annual Percentage Yield	(APR)	Yield (APY)
Regular Fixed Rate	91A	91 Day	\$1,000.00	0.75%	0.75%
	6A	6 Month	\$1,000.00	0.85%	0.85%
	9A	9 Month	\$1,000.00	0.85%	0.85%
	12A	12 Month	\$500.00	1.20%	1.21%
	18A	18 Month	\$500.00	1.50%	1.51%
	24A	24 Month	\$500.00	1.75%	1.76%
	30A	30 Month	\$500.00	2.00%	2.02%
	36A	36 Month	\$500.00	2.15%	2.17%
	48A	48 Month	\$500.00	2.50%	2.53%
Variable Rate Adjustable	12C	12 Month	\$10,000.00	1.20%	1.21%
	24C	24 Month	\$10,000.00	1.75%	1.76%
	36C	36 Month	\$10,000.00	2.15%	2.17%

Once a Variable Rate Adjustable certificate is opened, the rate will only change upon your written request.

The 12 month will allow for 1 change and the 24 or 36 month will allow for 2 changes.

The APY is based on an assumption that dividends will remain on deposit until maturity.

Dividends are calculated by the average daily balance method. A penalty will be imposed if a withdrawal is done prior to the maturity date. The penalty could result in a deduction of principal.

All term share certificates are subject to the following dividend penalties.

Terms of 91 days, 6 months, 9 months and 12 months are subject to a 30 day penalty of dividends.

Terms of 18 months and 24 months are subject to a 90 day penalty of dividends.

Terms of 30 months, 36 months and 48 months are subject to a 180 day penalty of dividends.

When opening a term share certificate certain restrictions apply, see Par Value of Share and Fees above.

Ask About "Special" Rates for deposits of \$100,000.00 or more.

"Federally insured by NCUA"

IRA Term Share Certificates					
Last change for IRA's (11/12/09)					
TYPE	Type Code	Term	Minimum Balance	Dividend	Annual
			required to open and obtain	Rate	Percentage
			the Annual Percentage Yield	(APR)	Yield (APY)
TRADITIONAL IRA	OII	1 Month	\$5.00	0.30%	0.30%
Fixed Rate	91I	91 Day	\$1,000.00	0.75%	0.75%
	6I	6 Month	\$1,000.00	0.85%	0.85%
	9I	9 Month	\$1,000.00	0.85%	0.85%
	12I	12 Month	\$500.00	1.20%	1.21%
	18I	18 Month	\$500.00	1.50%	1.51%
	24I	24 Month	\$500.00	1.75%	1.76%
	30I	30 Month	\$500.00	2.00%	2.02%
	36I	36 Month	\$500.00	2.15%	2.17%
	48I	48 Month	\$500.00	2.50%	2.53%
ROTH IRA	1R	1 Month	\$5.00	0.30%	0.30%
Fixed Rate	91R	91 Day	\$1,000.00	0.75%	0.75%
	6R	6 Month	\$1,000.00	0.85%	0.85%
	9R	9 Month	\$1,000.00	0.85%	0.85%
	12R	12 Month	\$500.00	1.20%	1.21%
	18R	18 Month	\$500.00	1.50%	1.51%
	24R	24 Month	\$500.00	1.75%	1.76%
	30R	30 Month	\$500.00	2.00%	2.02%
	36R	36 Month	\$500.00	2.15%	2.17%
	48R	48 Month	\$500.00	2.50%	2.53%
ROTH CONVERSION IRA	1RC	1 Month	\$5.00	0.30%	0.30%
Fixed Rate	91RC	91 Day	\$1,000.00	0.75%	0.75%
	6RC	6 Month	\$1,000.00	0.85%	0.85%
	9RC	9 Month	\$1,000.00	0.85%	0.85%
	12RC	12 Month	\$500.00	1.20%	1.21%
	18RC	18 Month	\$500.00	1.50%	1.51%
	24RC	24 Month	\$500.00	1.75%	1.76%
	30RC	30 Month	\$500.00	2.00%	2.02%
	36RC	36 Month	\$500.00	2.15%	2.17%
	48RC	48 Month	\$500.00	2.50%	2.53%

Payroll Deduction available on 1 month term / No set up fee or maintenance fees.

We accept Rollovers, Direct Rollovers from Qualified Retirement Plans and Direct Transfer Contributions.

There will be no dividend penalty on IRA Certificates if the IRA owner is 59 1/2 years of age or older.

There are no dividend penalties on the 1 month certificate.

Coverdell Education Savings Account					
Fixed Rate	1ED	1 Month	\$5.00	0.30%	0.30%
	91ED	91 Day	\$500.00	0.75%	0.75%
	6ED	6 Month	\$500.00	0.85%	0.85%
	9ED	9 Month	\$500.00	0.85%	0.85%
	12ED	12 Month	\$500.00	1.20%	1.21%
	18ED	18 Month	\$500.00	1.50%	1.51%
	24ED	24 Month	\$500.00	1.75%	1.76%
	30ED	30 Month	\$500.00	2.00%	2.02%
	36ED	36 Month	\$500.00	2.15%	2.17%
	48ED	48 Month	\$500.00	2.50%	2.53%

There are no dividend penalties on the 1 month certificate.

See the Regular Term Share Certificate information on the reverse side for dividend penalties.

Variable Rate Health Savings Account (Last change 2-5-09)					
Type of Account	Minimum	Suffix	Average Daily Balance	Dividend	Annual
	Balance		required to obtain the	Rate	Percentage
	to Open		Annual Percentage Yield	(APR)	Yield (APY)
Checking	\$5.00	8	\$100.00	1.00%	1.00%
			\$500.00	1.50%	1.51%
			\$5,000.00	2.00%	2.02%