

For more information or to place an order, call **800-782-2431, option 4.**

News			Fixed Certificate Rates				Loan Rates		
Overnight Accounts, Term Deposits "All overnight accounts and term deposits (not longer than two years) remain fully guaranteed by the full faith and credit of the U.S. Government through the Corporate Stabilization Fund, which remains in place until December 31, 2012. Alloya is focusing its deposit programs to shorter term deposits and will only offer competitive certificates for terms of 6 months or shorter."							Call 800-342-4328 or 800-253-0053, option 3		
			Term		100,000	1,000,000	5,000,000	Settlement/Overdraft	Rate
			1 mo.	0.06%	0.09%	0.12%	1 to 7 days	1.99%	
			2 mo.	0.00%	0.00%	0.00%	1 mo.	0.95%	
			3 mo.	0.00%	0.00%	0.00%	2 mo.	0.99%	
			6 mo.	0.00%	0.00%	0.00%	3 mo.	1.02%	
							6 mo.	1.03%	
								1.06%	
Capitalized Member Overnight Account Rates Previous Business Day Rates			SimpliCD Rates				<i>Indicative rates for loan up to \$2MM. Please call for rates on terms up to 10 years or in excess of \$2MM. CUSO and under capitalized member rates may vary. All rates are subject to change at any time.</i>		
S-022-062		Rate	Mtd	Term		100,000	500,000	1,000,000	
0--1 mm	0.05%	0.05%	1 mo.	n/a	n/a	n/a			
1--5 mm	0.05%	0.05%	2 mo.	0.00%	0.00%	0.00%			
5-10 mm	0.12%	0.12%	3 mo.	0.00%	0.00%	0.00%			
10 mm+	0.14%	0.14%	6 mo.	0.12%	0.06%	0.00%			
			9 mo.	0.20%	0.08%	0.03%			
			1 yr.	0.40%	0.38%	0.36%			
			18 mo.	0.45%	0.43%	0.34%			
			2 yr.	0.75%	0.73%	0.70%			
			3 yr.	1.05%	0.95%	0.87%			
			5 yr.	1.70%	1.36%	1.24%			
S-018		Rate	Mtd						
0--1 mm	0.05%	0.05%							
1--5 mm	0.05%	0.05%							
5-10 mm	0.07%	0.07%							
10 mm+	0.10%	0.10%							
Excess Balance Account (EBA)									
0-1 mm	0.08%	0.08%							
1-5 mm	0.12%	0.12%							
5-10 mm	0.19%	0.19%							
10-40 mm	0.21%	0.21%							
40+ mm	0.23%	0.23%							
Market Indications									
Prime Rate	3.25%	Fed Funds Open	0.110%	1 yr CMT	0.14%				
Securities offered through Balance Sheet Solutions, LLC Member FINRA, SIPC, A Registered Broker Dealer									
U.S. Treasury Rates									
Term		Rate							
3 mo.		0.08%							
6 mo.		0.10%							
1 yr.		0.13%							
2 yr.		0.23%							
3 yr.		0.31%							
5 yr.		0.76%							
10 yr.		1.91%							
30 yr.		3.13%							
Other Structured Products									
Currently, there are no fixed callables available. Call 800-782-2431, option 4 for details or to discuss offerings with optionality.									
<i>Structures like those listed above (if present) are shown for comparison and offer a higher coupon in exchange for the ability of the issuer to redeem the bonds early. These call features may result in underperformance in certain interest rate scenarios.</i>									

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