



MAKING MONEY WORK, FOR YOU!

INVESTMENT RATES

APYs are accurate as of August 15, 2008

CERTIFICATE OF DEPOSIT	ANNUAL PERCENTAGE YIELD	INTEREST RATE
6 Months ¹	2.90%	2.86%
12 Months ¹	3.25%	3.20%
18 Months ¹	3.40%	3.35%
24 Months ¹	4.00%	3.93%
36 Months ¹	4.25%	4.17%
48 Months ¹	4.50%	4.41%
60 Months ¹	4.50%	4.41%

Other Featured Specials

18 Month Bump-Up Certificate ^{1,4}	3.95%	3.88%
5 Months Flex Account ²	2.50%	2.47%
7 Months Flex Account ^{2,3}	3.50%	3.45%

For Customer Service, dial the Beacon Call Center:

Phone #: (315) 433-0111, Option 4 or toll-free outside 315 Area Code: 1-888-256-3800

Or visit our website at: www.beaconfederal.com

¹ \$2,500.00 minimum to open and earn APY. Penalty may be imposed for early withdrawal. May be used for IRA investment.

² \$10,000.00 minimum to open and earn APY. Rate may change at end of flex term. May be used for IRA investment.

³ This account is only eligible to members maintaining a Beacon Bonus Checking account.

⁴ You may change the interest rate and corresponding annual percentage yield once during the term of this Certificate of Deposit to an interest rate published by Beacon Federal with the same term as your current Certificate of Deposit with the exception of Certificates of Deposits labeled as "specials" on the "Investment Rates" chart.