

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

News			Fixed Certificate Rates				Loan Rates	
<p>Members United Corporate Certificates of 2 years or less are guaranteed through Dec. 31, 2012. For information: http://www.ncua.gov/Resources/CorporateStabilization/RevisedF</p> <p>Due Diligence Center is Launched To assist your credit union in its due-diligence efforts, Members United now offers a helpful resource. Our Due Diligence Center centralizes documents frequently sought by members. Visit the Due Diligence Center now. www.membersunited.org/DueDiligence.html</p>							Call 800-342-4328 or 800-253-0053, option 3	
			Term	100,000	1,000,000	5,000,000	Overnight - 2.30	6 mo. -2.43
			1 mo.	0.19%	0.22%	0.25%	3 mo. - 2.39	1 yr. - please call
			2 mo.	0.19%	0.22%	0.25%	U. S. Treasury Rates	
			3 mo.	0.19%	0.22%	0.25%		
			6 mo.	0.20%	0.23%	0.26%	Term	Rate
			9 mo.	0.22%	0.25%	0.28%	3 mo.	0.12%
			1 yr.	0.25%	0.28%	0.31%	6 mo.	0.17%
			18 mo.	0.34%	0.37%	0.40%	1 yr.	0.23%
			2 yr.	0.49%	0.52%	0.55%	2 yr.	0.50%
			30 mo.	0.64%	0.67%	0.70%	3 yr.	0.78%
			3 yr.	0.79%	0.82%	0.85%	5 yr.	1.43%
			4 yr.	1.10%	1.13%	1.16%	10 yr.	2.63%
			5 yr.	1.41%	1.44%	1.47%	30 yr.	3.69%
Overnight Account Rates			SimpliCD Rates				Other Structured Products	
Previous Business Day Rates			Term	100,000	500,000	1,000,000	Please call us to discuss offerings with optionality.	
S-022-032-062	Rate	Mtd	1 mo.	n/a	n/a	n/a	7823-2 yr /nc 3 mo/qtrly call@0.77%	
0--1 mm	0.05%	0.06%	2 mo.	0.00%	0.00%	0.00%	7824- 2 yr /nc1 yr//1x call @0.70%	
1--5 mm	0.12%	0.11%	3 mo.	0.00%	0.00%	0.00%	Call 800-782-2431, option 4 for details	
5-10 mm	0.18%	0.18%	6 mo.	0.23%	0.22%	0.19%		
10 mm+	0.24%	0.24%	9 mo.	0.35%	0.29%	0.24%	Structures like those listed above 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.	
S-018	Rate	Mtd	1 yr.	0.50%	0.47%	0.44%		
0--1 mm	0.07%	0.07%	18 mo.	0.56%	0.54%	0.52%		
1--5 mm	0.10%	0.09%	2 yr.	0.85%	0.79%	0.76%		
5-10 mm	0.11%	0.12%	3 yr.	1.40%	1.26%	1.18%		
10 mm+	0.16%	0.15%	5 yr.	2.05%	1.86%	1.78%		
Market Indications								
Prime Rate	3.25%	Fed Funds Open	0.210%	1 yr CMT	0.25%			
Securities offered through Balance Sheet Solutions, LLC Member FINRA, SIPC, A Registered Broker Dealer								
<p>*The information contained herein is prepared for general circulation and is distributed for general information only. This information does not consider the specific investment objectives, financial situations or particular needs of any specific individual or organization that may receive this report. Neither the information nor any opinion expressed constitutes an offer, or an invitation to make an offer, to buy or sell any securities. All opinions, prices, and yields contained herein are subject to change without notice. Investors should understand that statements regarding future prospects might not be realized. Please contact Balance Sheet Solutions, LLC to discuss your specific situation and objectives. Our Investment department can be reached at 800-782-2431, option 4 or visit our website at www.balancesheetsolutions.org.</p>								