



MAKING MONEY WORK, FOR YOU!

INVESTMENT RATES

APYs are accurate as of January 5, 2009

CERTIFICATE OF DEPOSIT	ANNUAL PERCENTAGE YIELD	INTEREST RATE
6 Months ¹	2.00%	1.98%
12 Months ¹	2.50%	2.47%
18 Months ¹	2.60%	2.57%
24 Months ¹	3.10%	3.06%
36 Months ¹	3.30%	3.25%
48 Months ¹	3.50%	3.45%
60 Months ¹	3.50%	3.45%

Other Featured Specials

5 Months Flex Account ²	1.50%	1.49%
7 Months Flex Account ^{2,3}	2.00%	1.98%

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.