

**SHARE/IRA CERTIFICATES**

3 Months Opening Deposit: \$500	<b>0.15%</b> APY* Monthly Dividend Yield 0.15%
6 Months Opening Deposit: \$500	<b>0.20%</b> APY* Monthly Dividend Yield 0.20%
12 Months Opening Deposit: \$500	<b>0.30%</b> APY* Monthly Dividend Yield 0.30%
18 Months Opening Deposit: \$500	<b>0.55%</b> APY* Monthly Dividend Yield 0.55%
30 Months Opening Deposit: \$500	<b>1.35%</b> APY* Monthly Dividend Yield 1.35%
60 Months Opening Deposit: \$500	<b>1.60%</b> APY* Monthly Dividend Yield 1.60%

Rates effective 09/01/10 - 09/30/10.

**Higher Rates Available for Opening Deposits of \$10,000 & \$100,000.**

**Roth/Educational IRA Certificates**

Roth or Educational - 36 Months	<b>1.45%</b> APY*
Roth - 60 Months	<b>1.70%</b> APY*

Minimum Opening Deposit – \$2,000. Rates effective 09/01/10 through 09/30/10.

**CHECKING ACCOUNT**

**Value Checking**

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$100	\$500 & above	<b>0.10%</b>	<b>0.10%</b>

Anticipated dividends for 3rd Quarter 2010

\*APY = Annual Percentage Yield.

Substantial penalty for early withdrawal of principal. Your savings insured up to \$250,000 by NCUA. Rates subject to change without notice. Earnings may be reduced if fees are incurred.

Revised: 09/01/10

**MEMBER SAVINGS ACCOUNTS**

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$100 & above	<b>0.10%</b>	<b>0.10%</b>

Anticipated dividends for 3rd Quarter 2010

**Money Market Savings**

Rates effective through 9/05/10.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$2,500	\$ 2,500 - \$ 9,999	<b>0.10%</b>	<b>0.10%</b>
	\$10,000 - \$24,999	<b>0.10%</b>	<b>0.10%</b>
	\$25,000 - \$99,999	<b>0.10%</b>	<b>0.10%</b>
	\$100,000 & above	<b>0.10%</b>	<b>0.10%</b>

**Money Market Check Option**

Rates effective through 09/05/10.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$2,500	\$ 2,500 - \$ 9,999	<b>0.10%</b>	<b>0.10%</b>
	\$10,000 - \$24,999	<b>0.10%</b>	<b>0.10%</b>
	\$25,000 - \$99,999	<b>0.10%</b>	<b>0.10%</b>
	\$100,000 & above	<b>0.10%</b>	<b>0.10%</b>

**SPECIAL SAVINGS ACCOUNTS**

**Student Savings**

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$5 & above	<b>0.15%</b>	<b>0.15%</b>

Anticipated dividends for 3rd Quarter 2010

**Flexible Savers**

Rates effective 09/01/10 to 09/30/10.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$50 with auto deposit	\$50 & above	<b>0.20%</b>	<b>0.20%</b>
\$50 w/o auto deposit	\$50 & above	<b>0.10%</b>	<b>0.10%</b>

**Summer Savers\***

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$50 with auto deposit	\$50 & above	<b>0.35%</b>	<b>0.35%</b>
\$50 w/o auto deposit	\$50 & above	<b>0.15%</b>	<b>0.15%</b>

\*Must mature in July or August 2011.

Dividends calculated based on Simple Interest.

Rates effective 09/01/10 to 09/30/10.

**Super Savers**

<u>OPENING DEPOSIT</u>	<u>RATE</u>	<u>APY*</u>
\$500 & above	<b>0.09%</b>	<b>0.10%</b>
Super Savers & 1 eligible elective	<b>0.15%</b>	<b>0.16%</b>
Super Savers & 2 eligible electives	<b>0.21%</b>	<b>0.22%</b>
Super Savers & 3 eligible electives	<b>0.27%</b>	<b>0.28%</b>
Super Savers & 4 eligible electives	<b>0.33%</b>	<b>0.34%</b>
Super Savers & 5+ eligible electives**	<b>0.39%</b>	<b>0.40%</b>

Anticipated dividends for 3rd Quarter 2010.

\*\*Based on use of all additional qualifying electives.

**IRA SAVINGS ACCOUNTS**

(Including Roth IRA and Educational IRA accounts).

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$5 & above	<b>0.25%</b>	<b>0.25%</b>

Anticipated dividends for 3rd Quarter 2010

**For auto loan rates and more information,  
call us at (800) 537-8491 or click [www.ffcu.org](http://www.ffcu.org).**