

SHARE/IRA CERTIFICATES

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

Rates effective 07/01/10 - 07/31/10.

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

Roth/Educational IRA Certificates

Roth or Educational - 36 Months	1.45% APY*
Roth - 60 Months	1.70% APY*

Minimum Opening Deposit – \$2,000. Rates effective 07/01/10 through 07/31/10.

CHECKING ACCOUNT

Value Checking

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

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: 07/26/10

MEMBER SAVINGS ACCOUNTS

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

Anticipated dividends for 3rd Quarter 2010

Money Market Savings

Rates effective through 8/01/10.

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

Money Market Check Option

Rates effective through 08/01/10.

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

SPECIAL SAVINGS ACCOUNTS

Student Savings

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

Anticipated dividends for 3rd Quarter 2010

Flexible Savers

Rates effective 07/01/10 to 07/31/10.

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

Summer Savers*

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$50 with auto deposit	\$50 & above	0.65%	0.65%
\$50 w/o auto deposit	\$50 & above	0.15%	0.15%

*Must mature in July or August 2011.

Dividends calculated based on Simple Interest.

Rates effective 07/01/10 to 07/31/10.

Super Savers

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

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	0.25%	0.25%

Anticipated dividends for 3rd Quarter 2010

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