

Deposit Rates

Savings Accounts

		Rate	APY
Regular Share Savings, IRA Savings, Holiday Cash Savings	\$1000 or more	0.20%	0.20%
	Below \$1000	0.10%	0.10%
High Yield Money Market	\$150,000 or more	0.75%	0.75%
	\$100,000 - \$149,999	0.60%	0.60%
	\$50,000 - \$99,999	0.45%	0.45%
	\$25,000 - \$49,999	0.30%	0.30%
	Below \$25,000	0.10%	0.10%
Youth Savings	\$5 or more	0.20%	0.20%

Checking Accounts

		Rate	APY
Purchase Rewards Checking	NA	0.00%	0.00%
Interest Rewards Checking	\$25,000 or more*	0.20%	0.20%
	Below \$25,000*	1.50%	1.51%

*No dividends earned on Interest Rewards Checking if monthly criteria not met. See Membership & Account Agreement and Truth in Savings Disclosures for additional account details.

Regular and IRA Certificates

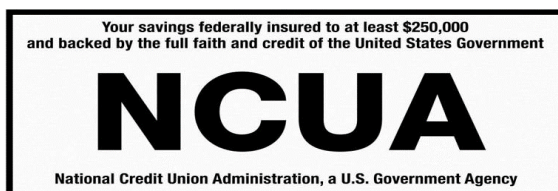
Term	\$1,000-\$24,999		\$25,000 or more	
	Rate	APY	Rate	APY
6 months	0.30%	0.30%	0.35%	0.35%
9 months	0.40%	0.40%	0.45%	0.45%
12 months	0.50%	0.50%	0.55%	0.55%
18 months	0.55%	0.55%	0.60%	0.60%
24 months	0.60%	0.60%	0.65%	0.65%
30 months	0.65%	0.65%	0.70%	0.70%
36 months	0.70%	0.70%	0.75%	0.75%
48 months	0.75%	0.75%	0.80%	0.80%

Add-on Certificates

Term	\$100 or more	
	Rate	APY
6 month Stash Your Cash	0.20%	0.20%
12 month Stash Your Cash	0.40%	0.40%

Penalty for early withdrawal of regular and add-on certificates is 90 days dividends for terms 12 months or less, 180 days dividends for terms greater than 12 months. Fees may reduce yield. After initial account opening of Add-on Certificates, additional deposits of \$10 or more can be made anytime.

The Annual Percentage Yields (APY) quoted are current as of the effective date listed above and are subject to change anytime without notice.



Please see all our Current Promotions at
www.fourpointscfu.org for other limited time offers.

Contact us for more information or to open an account at
www.fourpointscfu.org or by phone at 1-800-323-2786.