

Rate Schedule

Savings, Checking, IRA & Certificate Accounts

This schedule sets forth conditions and rates applicable to member Savings, Checking, IRA and Certificate Accounts at Advantage Plus Federal Credit Union. The credit union may offer other rates and fees or amend these contained in this schedule. Each account holder agrees to the terms set forth herein and acknowledges that it is part of the Membership and Account Agreements. Terms on Business Accounts may vary.



Rates as of 05/19/2014

SHARE SAVINGS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MIN. BAL TO EARN DIVIDENDS	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED
"A" REGULAR SHARES						
• \$5.00 - \$4,000	0.01%	0.01%	\$5.00	\$5.00	Quarterly	Quarterly
• \$4,000+	0.10%	0.10%	\$4,000	\$4,000	Quarterly	Quarterly
"B" SHARE PLUS ACCOUNT						
• \$25.00 - 9,999.99	0.10%	0.10%	\$25.00	\$25.00	Quarterly	Quarterly
• \$10,000 - 24,999.99	0.15%	0.15%	\$10,000	\$10,000	Quarterly	Quarterly
• \$25,000 - 49,999.99	0.20%	0.20%	\$25,000	\$25,000	Quarterly	Quarterly
• \$50,000 - 99,999.99	0.20%	0.20%	\$50,000	\$50,000	Quarterly	Quarterly
• \$100,000 & UP	0.20%	0.20%	\$100,000	\$100,000	Quarterly	Quarterly
"S" MONEY MARKET SAVINGS						
• \$100 - 9,999.99	0.10%	0.10%	\$100	\$100	Quarterly	Quarterly
• \$10,000 - 24,999.99	0.15%	0.15%	\$10,000	\$10,000	Quarterly	Quarterly
• \$25,000 - 49,999.99	0.20%	0.20%	\$25,000	\$25,000	Quarterly	Quarterly
• \$50,000 - 99,999.99	0.25%	0.25%	\$50,000	\$50,000	Quarterly	Quarterly
• \$100,000 - 149,999.99	0.30%	0.30%	\$100,000	\$100,000	Quarterly	Quarterly
• \$150,000 & UP	0.35%	0.35%	\$150,000	\$150,000	Quarterly	Quarterly
"T" MEDICAL SAVINGS	0.10%	0.10%	\$2,000 maximum	\$2,000 maximum	Quarterly	Quarterly
"H" CHRISTMAS CLUB SAVINGS	0.31%	0.31%	No minimum	No minimum	n/a	Annually
IRA's	0.25%	0.25%	No minimum	No minimum	Quarterly	Quarterly
SHARE DRAFT						
"0" TOTALLY FREE CHECKING	0.00%	0.00%	No minimum	No minimum	N/A	N/A
"1" DIVIDEND CHECKING	0.10%	0.10%	\$500	\$500	Monthly	Monthly
*\$7.00 Monthly charge if drawn below \$500						
"2" PREMIUM DIVIDEND CHECKING						
• \$1000 - 2,499.99	0.10%	0.10%	\$1,000	\$1,000	Monthly	Monthly
• \$2,500 - 19,999.99	0.15%	0.15%	\$2,500	\$2,500	Monthly	Monthly
• \$20,000 & up	0.25%	0.25%	\$20,000	\$20,000	Monthly	Monthly
*\$7.00 Monthly charge if drawn below \$1000						
"3" AUTOMATIC DIVIDEND CHECKING	0.10%	0.10%	No minimum	No minimum	Monthly	Monthly
"5" MONEY MARKET CHECKING	Contact Credit Union	Contact Credit Union	\$1,000	\$1,000	Monthly	Monthly
REWARD Checking Tier 1 (Qualifier)	2.03%	2.05%	No minimum	\$15,000 maximum	Monthly	Monthly
REWARD Checking Tier 2 (Qualifier)	0.25%	0.25%	No minimum	\$15,000.01 and up	Monthly	Monthly
REWARD Checking Tier 3 (Non Qualifier)	0.05%	0.05%	No minimum	\$15,000 maximum	Monthly	Monthly
SHARE CERTIFICATE RATES						
• 3 months	0.15%	0.15%	\$1,000	\$1,000	Quarterly	Quarterly
• 6 months	0.15%	0.15%	\$1,000	\$1,000	Quarterly	Quarterly
• 12 months - 1 Bump	0.40%	0.40%	\$1,000	\$1,000	Quarterly	Quarterly
• 18 months - No Bump	0.40%	0.40%	\$1,000	\$1,000	Quarterly	Quarterly
• 24 months - 2 Bumps	0.55%	0.55%	\$1,000	\$1,000	Quarterly	Quarterly
• 36 months - 3 Bumps	1.00%	1.00%	\$1,000	\$1,000	Quarterly	Quarterly
• 48 months - 3 Bumps	1.14%	1.15%	\$1,000	\$1,000	Quarterly	Quarterly
• 60 months - 3 Bumps	1.39%	1.40%	\$1,000	\$1,000	Quarterly	Quarterly
PROMOTIONAL RATES						
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****Rates are subject to change