

**ELECTRICAL WORKERS #22 FCU
DIVIDEND RATES – EFFECTIVE May 08, 2012
[Rates Subject To Change Without Notice]**

Share Account: "A"					
		\$ 300.00-10,000.00	0.15%		0.15% APY
		\$10,000.01-49,999.00	0.20%		0.20% APY
		\$50,000.00-AN ABOVE	0.25%		0.25% APY
Elite Draft: "0"-0					
		\$ 300.00-\$1,000.00	0.00%		0.00% APY
		\$1,000.01-\$5,000.00	0.00%		0.00% APY
		\$5,000.01-\$ ON UP	0.00%		0.00% APY
(\$5.00 MONTHLY SERVICE CHARGE FOR BALANCE BELOW \$150.00)					
Value Draft: "2"-2					
IRA's "1"-1					
		\$ 500.00-\$ ON UP	0.35%		0.35% APY
College Fund: "U"-U					
		(21 and under)	0.60%		0.60% APY
Youth Account: "C"-C					
		(17 and under)	0.15%		0.15% APY
Kids Account: "K" -K					
		(12 and under)	0.15%		0.15% APY
Christmas Club: "D"-H					
(Rates available from CU representative)					

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**TERM SHARE ACCOUNTS
EFFECTIVE SEPTEMBER 13, 2011
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6 Months	"O"	MINIMUM	\$500.00	0.35%	0.350% APY
12 Months	"N"	MINIMUM	\$500.00	0.50%	0.50% APY
24 Months	"Q"	MINIMUM	\$1,000-\$4,999.99	0.60%	0.60% APY
			\$5,000-\$9,999.99	0.65%	0.65% APY
			\$10,000 and UP	0.70%	0.70% APY

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LOANS

Shared Secured – Up to 60 Months - 6.00%
 Term Secured – Up to 60 Months – 6.00%
 Personal Unsecured – Up to 36 months – 12.50% (Maximum \$5,000)
 Overdraft Protection – 18.00%

**PERSONAL LOAN SPECIAL
Up to 36 mo. – 7.50% (\$5,000 new money)**