

**ELECTRICAL WORKERS #22 FCU  
DIVIDEND RATES – EFFECTIVE July 22<sup>nd</sup>, 2016  
[Rates Subject To Change Without Notice]**

|  |              |                       |       |           |
|--|--------------|-----------------------|-------|-----------|
| <b>Share Account: “A”</b>                                  |              |                       |       |           |
|  |              | \$ 300.00-10,000.00   | 0.10% | 0.10% APY |
|  |              | \$10,000.01-49,999.00 | 0.15% | 0.15% APY |
|  |              | \$50,000.00-AN ABOVE  | 0.20% | 0.20% APY |
| <b>Elite Draft: “0”-0</b>                                  |              |                       |       |           |
|  |              | \$ 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) |              |                       |       |           |
| <b>Value Draft: “2”-2</b>                                  |              |                       |       |           |
| <b>IRA’s</b>   | <b>“1”-1</b> | \$ 500.00-\$ ON UP    | 0.35% | 0.35% APY |
| <b>College Fund: “U”-U</b>                                 |              |                       |       |           |
| (21 and under)   |              |                       | 0.10% | 0.10% APY |
| <b>Youth Account: “C”-C</b>                                |              |                       |       |           |
| (17 and under)   |              |                       | 0.05% | 0.05% APY |
| <b>Kids Account: “K” -K</b>                                |              |                       |       |           |
| (12 and under)   |              |                       | 0.05% | 0.05% APY |
| <b>Christmas Club: “D”-H</b>                               |              |                       | 0.15% | 0.15% APY |

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**TERM SHARE ACCOUNTS  
EFFECTIVE November 21, 2012  
[Rates Subject To Change Without Notice]**

|                  |            |         |                |       |           |
|------------------|------------|---------|----------------|-------|-----------|
| <b>6 Months</b>  | <b>“O”</b> | MINIMUM | \$500.00       | 0.25% | 0.25% APY |
| <b>12 Months</b> | <b>“N”</b> | MINIMUM | \$500.00       | 0.35% | 0.35% APY |
| <b>24 Months</b> | <b>“Q”</b> | MINIMUM | \$1,000 and UP | 0.40% | 0.40% APY |

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**LOANS**

Shared Secured – Up to 60 Months - 6.00%  
Term Secured – Up to 60 Months - 6.00%  
Overdraft Protection – 18.00%

***PERSONAL LOANS up to 5K @ 7.50% (new money only)  
PAYMENT \$123.00/MO! (48 MONTHS)***

**NEW FEES:**

**2<sup>nd</sup> Mortgage Documentation Fee \$100.00**  
**All other Loans Documentation Fee \$30.00**  
**We are now using credit scores to determine loan rate**