

Current Rates As of April 1, 2010

Savings Rates

**Share Savings Accounts**

**Regular & Special**

	APR	APY
\$100-2,999.99	.15%	.15%
\$3,000-24,999.99	.25%	.25%
\$25,000 and up	.50%	.50%

**Share Certificates \*\***

Minimum Deposit of \$2,500.00

**Senior Saver Option Available**

Members age 55 and older earn an additional .25%; they also earn an extra .25% for having a CPFCU checking account with direct deposit.

Non-Compounding

	APR	APY
6 Month Term	0.80%	0.80%
12 Month Term	1.05%	1.05%
24 Month Term	1.35%	1.35%
36 Month Term	1.60%	1.60%

Compounding

	APR	APY
6 Month Term	0.80%	0.80%
12 Month Term	1.05%	1.05%
24 Month Term	1.35%	1.36%
36 Month Term	1.60%	1.61%

**Checking Accounts**

	APR	APY
\$1,000 and up	.25%	.25%

**Christmas Savers Accounts\*\***

	APR	APY
• Funds Available on 10/01/10	.50%	.50%

**Individual Retirement Accounts\*\***

**Senior Saver Option Available**

Members age 55 and older earn an additional .25%; they also earn an extra .25% for having a CPFCU checking account with direct deposit.

	APR	APY
Share IRA (\$25 Minimum)	1.35%	1.35%
Traditional, Roth (\$1,000 Minimum)		
and Educational (\$500) IRA Certificates		
12 Month Term	1.40%	1.41%
24 Month Term	1.90%	1.92%
36 Month Term	2.15%	2.17%

**Money Market Accounts**

\$2,500 minimum to open

\$15 per month fee if the average daily balance falls below \$2,500

Limit of 6 withdrawals or transfers per month

	APR	APY
\$0 - \$24,999	0.60%	0.60%
\$25,000 - \$49,999	0.75%	0.75%
\$50,000+	1.10%	1.10%

Loan Rates

**Auto Rates**

	APR
<b>New Auto</b>	2.97% - 14.47% *
<b>Used Auto</b>	2.97% - 14.87% *

**Motorcycle Loans**

	APR
New Motorcycle	5.47%-12.97% *
Used Motorcycle	5.87%-13.37% *

**Boat Loans**

	APR
New Boat	6.47%-11.97% *
Used Boat	6.87%-12.37% *

**Tuition Loans**

5.90%-7.90% \*\*\*\*\*

**Student Loans**

**5.90%-7.90%\*\*\*\*\***

**Mortgage Loans**

Market Rates

**Home Equity Line of Credit**

4.25% APR \*\*\*

**Fixed Rate Home Equity Loan**

9.90% APR

**Signature Loans**

8.90% - 14.90% APR

**Share Secured Loans**

5.00% APR \*\*\*

**Certificate Secured**

5.00% APR \*\*\*

**Money Market Secured Loan**

5.00% APR \*\*\*

**Member Business Lending**

Market Rates

**Visa Classic**

13.90% APR on Purchases  
 13.90% APR on Cash Advances\*\*\*\*

**Visa Secured**

14.90% APR on Purchases  
 14.90% APR on Cash Advances

**Visa Student**

14.90% APR on Purchases  
 14.90% APR on Cash Advances

**Visa Platinum**

9.90% APR on Purchases  
 9.90% APR on Cash Advances\*\*\*\*

Dividends computed based on daily balance and paid quarterly for all share products.

Rates as of April 1, 2010 and may change at any time. • APR = Annual Percentage Rate • APY = Annual Percentage Yield

\*Call for quote, some restrictions apply. Rates as much as 0.75% higher without checking with direct deposit and 20% down.

\*\*Early withdrawal penalty may apply.

\*\*\* Variable rate adjusted quarterly. Some restrictions apply. \*\*\*\*Some restrictions apply. \*\*\*\*\*Call for quote, some restrictions apply.

