



Current Rates As of July 15, 2010

Savings Rates

Share Savings Accounts

Regular & Special

	APR	APY
\$100-2,999.99	0.09%	0.09%
\$3,000-24,999.99	0.21%	0.21%
\$25,000 and up	0.39%	0.39%

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	0.65%	0.65%
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	0.65%	0.65%
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	0.21%	0.21%

Christmas Savers Accounts**

	APR	APY
• Funds Available on 10/01/10	0.39%	0.39%

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)	0.75%	0.75%
Traditional, Roth (\$1,000 Minimum) and Educational (\$500) IRA Certificates		
12 Month Term	1.05%	1.05%
24 Month Term	1.35%	1.35%
36 Month Term	1.60%	1.61%

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	0.44%	0.44%
\$25,000 - \$49,999	0.60%	0.60%
\$50,000+	0.95%	0.95%

Loan Rates

Auto Rates

	APR
New Auto	0.97% - 14.47% *
Used Auto	0.97% - 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 ***

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 July 15, 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 2.75% 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.

