

# Savings and Loan Rates

Current as of October 1, 2010\*

(312) 726-8814 ♦ www.cpdfcu.com ♦ (312) 499-8866 (Fax)

Share Savings Accounts	APR	APY
\$100-\$2,999.99	0.09%	0.09%
\$3,000-\$24,999.99	0.21%	0.21%
\$25,000+	0.32%	0.32%
Christmas Savers Account <sup>1</sup>	0.32%	0.32%

Checking Accounts	APR	APY
\$1,000+	0.21%	0.21%

Money Market Accounts <sup>2</sup>	APR	APY
\$0-\$24,999	0.41%	0.41%
\$25,000-\$49,999	0.50%	0.50%
\$50,000+	0.80%	0.80%

Share Certificates <sup>3</sup>	APR	APY
6 Month-Term	0.45%	0.45%
12 Month-Term	0.75%	0.75%
24 Month-Term	1.20%	1.20%
36 Month-Term	1.50%	1.51%

IRA's <sup>4</sup>	APR	APY
Share IRA	0.50%	0.50%
12 Month-Term	0.75%	0.75%
24 Month-Term	1.20%	1.20%
36 Month-Term	1.50%	1.51%

Loan Rates <sup>5</sup>	APR
New Auto	2.97% - 14.47%
Used Auto	2.97% - 14.87%
Signature Loans	8.90% - 14.90%
New Motorcycle	5.47% - 12.97%
Used Motorcycle	5.87% - 13.37%
New Boat	6.47% - 11.97%
Used Boat	6.87% - 12.37%
Tuition Loans	5.90% - 7.90%
Student Loans	5.90% - 7.90%
Share Secured Loans (Variable Rate Adjusted Quarterly)	5.00%
Mortgage Loans	Market Rates
Home Equity Line of Credit (Variable Rate Adjusted Quarterly)	4.25%
Fixed Rate Home Equity Loan	9.90%
Member Business Lending	Market Rates

VISA Cards <sup>6</sup>	APR
VISA Classic	13.90%
VISA Platinum	9.90%
VISA Secured	14.90%
VISA Student	14.90%

*Did you know your family members could qualify for these rates?*

\*APR=Annual Percentage Rate APY=Annual Percentage Yield  
Dividends computed based on daily balance and paid quarterly for all share products  
Rates subject to change without notice. Some restrictions apply. Contact CPFCU for most current rates

<sup>1</sup> Early withdrawal penalty may apply. Funds Available on 10/1/2011.

<sup>2</sup> Minimum initial deposit of \$2,500 required. \$15 per month fee if the average daily balance falls below \$2,500  
Limit of 6 withdrawals or transfers per month

<sup>3</sup> Minimum deposit of \$2,500 required. Non Compounding Certificates are available, Senior Saver option available on all certificates:

Members age 55 and older earn an additional 0.25% and they also qualify for

an extra 0.25% for having a CPFCU checking account with Direct Deposit

Early withdrawal penalty may apply

<sup>4</sup> The minimum initial deposit is \$25 for a Share IRA, \$1000 for a Traditional and Roth IRA, and \$500 for an Educational IRA.

<sup>5</sup> Loan rates as much as 0.75% higher without a checking account and 20% down

<sup>6</sup> Rate applies to purchases and cash advances, no annual fee, some restrictions apply

