

SHARE/IRA CERTIFICATES

3 Months Opening Deposit: \$500	2.65% APY* Monthly Dividend Yield 2.43%
6 Months Opening Deposit: \$500	2.80% APY* Monthly Dividend Yield 2.58%
12 Months Opening Deposit: \$500	2.95% APY* Monthly Dividend Yield 2.73%
18 Months Opening Deposit: \$500	3.10% APY* Monthly Dividend Yield 2.89%
30 Months Opening Deposit: \$500	3.35% APY* Monthly Dividend Yield 3.14%
60 Months Opening Deposit: \$500	3.40% APY* Monthly Dividend Yield 3.40%

Rates effective 7/1/08 -7/31/08.

Higher Rates Available for Opening Deposits of \$10,000 & \$100,000.

Roth/Educational IRA Certificates

Roth or Educational - 36 Months	3.41% APY*
Roth - 60 Months	3.50% APY*

Minimum Opening Deposit – \$2,000. Rates effective 7/1/08 through 7/31/08.

CHECKING ACCOUNT

Value Checking

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$100	\$500 & above	0.15%	0.15%

Paid 7/1/08 through 7/31/08.

*APY = Annual Percentage Yield.

Substantial penalty for early withdrawal of principal. Your savings insured up to \$100,000 by NCUA. Rates subject to change without notice. Earnings may be reduced if fees are incurred.

Revised: 7/7/08.

MEMBER SAVINGS ACCOUNTS

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$100 & above	0.50%	0.50%

Paid 2nd Quarter 2008.

Money Market Savings

Rates effective through 7/13/08.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$2,500	\$ 2,500 - \$ 9,999	0.50%	0.50%
	\$10,000 - \$24,999	0.50%	0.50%
	\$25,000 - \$99,999	0.50%	0.50%
	\$100,000 & above	0.50%	0.50%

Money Market Check Option

Rates effective through 7/13/08.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$2,500	\$ 2,500 - \$ 9,999	0.35%	0.35%
	\$10,000 - \$24,999	0.35%	0.35%
	\$25,000 - \$99,999	0.35%	0.35%
	\$100,000 & above	0.35%	0.35%

SPECIAL SAVINGS ACCOUNTS

Student Savings

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$5 & above	0.65%	0.65%

Paid 2nd Quarter 2008.

Flexible Savers

Rates effective 7/1/08 to 7/31/08.

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$50 with auto deposit	\$50 & above	2.00%	2.00%
\$50 w/o auto deposit	\$50 & above	1.25%	1.25%

Summer Savers*

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$50 with auto deposit	\$50 & above	3.25%	3.25%
\$50 w/o auto deposit	\$50 & above	2.50%	2.50%

*Must mature in July or August 2009.

Dividends calculated based on Simple Interest.

Rates effective 7/1/08 to 7/31/08.

Super Savers

<u>OPENING DEPOSIT</u>	<u>RATE</u>	<u>APY*</u>
\$500 & above	0.50%	0.50%
Super Savers & 1 eligible elective	1.15%	1.15%
Super Savers & 2 eligible electives	1.79%	1.80%
Super Savers & 3 eligible electives	2.43%	2.45%
Super Savers & 4 eligible electives	3.07%	3.10%
Super Savers & 5+ eligible electives**	3.70%	3.75%

Paid 2nd Quarter 2008.

**Based on use of all additional qualifying electives.

IRA SAVINGS ACCOUNTS

(Including Roth IRA and Educational IRA accounts).

<u>OPENING DEPOSIT</u>	<u>BALANCE</u>	<u>RATE</u>	<u>APY*</u>
\$5	\$5 & above	0.75%	0.75%

Paid 2nd Quarter 2008.

For auto loan rates and more information, call us at (800) 537-8491 or click www.ffcu.org.