

The United Federal Credit Union
Share Rates
Effective 10/1/2014

Account Type	Rate	APY*	Minimum to open	Balance to earn APY *	Interest Compounds	Min Balance to avoid fee	Fee if not maintained
Premium Share Checking							
Daily Balance \$2,500 & over	.25%	.25%	\$50	\$2,500	Monthly	\$500	\$5.00
Daily Balance \$1,000-\$2,499	.15%	.15%	\$50	\$1,000	Monthly	\$500	\$5.00
Daily Balance less than \$1,000	.00%	.00%	\$50	N/A	N/A	\$500	\$5.00
Share Savings							
Daily Balance \$50 - \$4,999	.15%	.15%	\$50	\$50	Monthly	\$50	\$2.50
Daily Balance \$5,000 & over	.20%	.20%	\$50	\$5,000	Monthly	\$50	\$2.50
Emergency Fund							
Daily Balance \$25 - \$4,999	.30%	.30%	\$25	\$25	Monthly	\$25	\$2.50
Daily Balance \$5,000 & over	.35%	.35%	\$25	\$5,000	Monthly	\$25	\$2.50
Holiday Club (10/31/2014) (1)	.50%	.50%	\$5	\$5	Annually	N/A	N/A
Vacation Club (5/31/2015) (1)	.50%	.50%	\$5	\$5	Annually	N/A	N/A
IRA Savings	.30%	.30%	\$5	\$5	Monthly	N/A	N/A
Money Market							
Daily Balance \$2,500	.15%	.15%	\$2,500	\$2,500	Monthly	\$2,500	\$10
Over \$20,000	.25%	.25%	\$2,500	\$20,001	Monthly	\$2,500	\$10
Over \$75,000	.40%	.40%	\$2,500	\$75,001	Monthly	\$2,500	\$10
Student Savings Account (2)	2.00%	2.018%	\$5	\$25	Monthly	\$5	N/A
Youth Savings	.60%	.60%	\$5	\$25	Monthly	\$5	N/A

❖ Annual Percentage Yield

(1) No lump sums allowed.

(2) Deposits to Student Savings are limited to a maximum of \$100 per month

ADDITIONAL DISCLOSURES (Footnotes below refer as indicated to accounts above)

Nature of Dividends – Rates (dividends) are established by the Board of Directors based on current income and available earnings after required transfers to reserves at the end of a dividend period. Actual rates paid may be higher or lower depending on the level of Credit Union earnings. These rates and APYs are anticipated to be paid.

