

SHARE/IRA CERTIFICATES

| | |
|-------------------------------------|---|
| 3 Months Opening Deposit: \$500 | 0.30% APY* Monthly Dividend Yield 0.05% |
| 6 Months Opening Deposit: \$500 | 0.35% APY* Monthly Dividend Yield 0.10% |
| 12 Months Opening Deposit: \$500 | 0.45% APY* Monthly Dividend Yield 0.20% |
| 18 Months Opening Deposit: \$500 | 0.70% APY* Monthly Dividend Yield 0.45% |
| 30 Months Opening Deposit: \$500 | 1.50% APY* Monthly Dividend Yield 1.26% |
| 60 Months Opening Deposit: \$500 | 1.75% APY* Monthly Dividend Yield 1.51% |

Rates effective 03/04/10 -03/31/10.

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

Roth/Educational IRA Certificates

| | |
|---------------------------------|-------------------|
| Roth or Educational - 36 Months | 1.60% APY* |
| Roth - 60 Months | 1.85% APY* |

Minimum Opening Deposit – \$2,000. Rates effective 03/04/10 through 03/31/10.

CHECKING ACCOUNT

Value Checking

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|----------------|--------------|--------------|
| \$100 | \$500 & above | 0.10% | 0.10% |

Anticipated dividends for 1st Quarter 2010

*APY = Annual Percentage Yield.

Substantial penalty for early withdrawal of principal. Your savings insured up to \$250,000 by NCUA. Rates subject to change without notice. Earnings may be reduced if fees are incurred.

Revised: 03/08/10

MEMBER SAVINGS ACCOUNTS

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|----------------|--------------|--------------|
| \$5 | \$100 & above | 0.10% | 0.10% |

Anticipated dividends for 1st Quarter 2010

Money Market Savings

Rates effective 3/08/10 through 3/14/10.

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|---------------------|--------------|--------------|
| \$2,500 | \$ 2,500 - \$ 9,999 | 0.10% | 0.10% |
| | \$10,000 - \$24,999 | 0.10% | 0.10% |
| | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | \$100,000 & above | 0.10% | 0.10% |

Money Market Check Option

Rates effective 3/08/10 through 03/14/10.

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|---------------------|--------------|--------------|
| \$2,500 | \$ 2,500 - \$ 9,999 | 0.10% | 0.10% |
| | \$10,000 - \$24,999 | 0.10% | 0.10% |
| | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | \$100,000 & above | 0.10% | 0.10% |

SPECIAL SAVINGS ACCOUNTS

Student Savings

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|----------------|--------------|--------------|
| \$5 | \$5 & above | 0.15% | 0.15% |

Anticipated dividends for 1st Quarter 2010

Flexible Savers

Rates effective 03/01/10 to 03/31/10.

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|----------------|--------------|--------------|
| \$50 with auto deposit | \$50 & above | 0.25% | 0.25% |
| \$50 w/o auto deposit | \$50 & above | 0.15% | 0.15% |

Summer Savers*

| <u>OPENING DEPOSIT</u> | <u>BALANCE</u> | <u>RATE</u> | <u>APY*</u> |
|------------------------|----------------|--------------|--------------|
| \$50 with auto deposit | \$50 & above | 0.75% | 0.75% |
| \$50 w/o auto deposit | \$50 & above | 0.25% | 0.25% |

*Must mature in July or August 2011.

Dividends calculated based on Simple Interest.

Rates effective 03/01/10 to 03/31/10.

Super Savers

| <u>OPENING DEPOSIT</u> | <u>RATE</u> | <u>APY*</u> |
|--|--------------|--------------|
| \$500 & above | 0.10% | 0.10% |
| Super Savers & 1 eligible elective | 0.20% | 0.20% |
| Super Savers & 2 eligible electives | 0.30% | 0.30% |
| Super Savers & 3 eligible electives | 0.40% | 0.40% |
| Super Savers & 4 eligible electives | 0.50% | 0.50% |
| Super Savers & 5+ eligible electives** | 0.60% | 0.60% |

Anticipated dividends for 1st Quarter 2010.

**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 | 0.25% | 0.25% |

Anticipated dividends for 1st Quarter 2010

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