

CITY PUBLIC SERVICE/IBEW FEDERAL CREDIT UNION

DEPOSIT RATES

8/31/2010

Regular Share Account	Annual Percentage Rate	Annual Percentage Yield
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Average Daily Balance	APR 0.25%	**APY 0.25%
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Subject to Change Monthly

Christmas Club Account

Average Daily Balance	APR 0.25%	**APY 0.25%
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Subject to Change Monthly

Roth, Education and Traditional IRA'S

Average Daily Balance	APR 1.15%	**APY 1.16%
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Subject to Change Monthly

Money Market

Average Daily Balance	APR	**APY
\$10,000 and over	0.95%	0.95%
Less than \$10,000	0.89%	0.89%

Subject to change Monthly

Share Draft (Checking Accounts)

Average Daily Balance	APR	**APY
Over \$300	0.15%	0.15%

Subject to Change Monthly

Share Certificates ***

Term	Min Dep.	APR	**APY
6 mos.	\$1,000	0.69%	0.69%
12 mos.	1,000	0.98%	0.99%
24 mos.	1,000	1.48%	1.49%

Higher Balance Share Certificates ***

Term	Min Dep.	APR	**APY
6 mos.	\$10,000	0.84%	0.84%
12 mos.	10,000	1.13%	1.14%
24 mos.	10,000	1.68%	1.69%

All Rates are Subject to Change Weekly.