

CITY PUBLIC SERVICE/IBEW FEDERAL CREDIT UNION

DEPOSIT RATES

1/11/2012

Regular Share Account	Annual Percentage Rate	Annual Percentage Yield
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Average Daily Balance	APR 0.15%	**APY 0.15%
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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 0.76%	**APY 0.77%
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Subject to Change Monthly

Money Market

Average Daily Balance	APR	**APY
\$25,000 and over	0.45%	0.45%
\$10,000 to \$25,000	0.35%	0.35%
Less than \$10,000	0.30%	0.30%

Subject to change Monthly

Share Draft (Checking Accounts)

Average Daily Balance	APR	**APY
Over \$300	0.10%	0.10%

Subject to Change Monthly

Share Certificates ***

Term	Min Dep.	APR	**APY
6 mos.	\$1,000	0.35%	0.35%
12 mos.	1,000	0.63%	0.63%
24 mos.	1,000	.99%	1.00%

Higher Balance Share Certificates ***

Term	Min Dep.	APR	**APY
6 mos.	\$10,000	0.50%	0.50%
12 mos.	10,000	0.80%	0.80%
24 mos.	10,000	1.09%	1.10%

All Rates are Subject to Change Weekly.