DIVIDEND RATES—Effective January 1, 2013

TYPE OF ACCOUNT    ANNUAL RATE    APY
Regular Shares     .20%       .2002%

CERTIFICATE OF DEPOSIT
6 months, $500.00 minimum deposit .25%       .2503%
12 months, $500.00 minimum deposit .30%       .3004%
24 months, $500.00 minimum deposit .50%       .5041%
36 months, $500.00 minimum deposit .70%       .7023%

CLUB ACCOUNTS     .20%       .2002%

SIGNATURE LOANS   8.00%
MARGINAL AND 30, 60, 90 DAY LOANS 28.00%
SHARED SECURED LOANS 4.50%
SHARE CERTIFICATE SECURED LOANS 6.50%

NEW AUTOMOBILE LOANS-60/72 months 2.75%
USED AUTOMOBILE LOANS-60/72 months 3.50%

LOAN RATES and SKIP-A-PAYMENT

SKIP-A-PAYMENT PROGRAM

The Skip-A-Payment Program will allow our members the opportunity to skip a loan payment without impacting their credit rating. The Skip-A-Payment Program gives our members the option to defer a monthly payment on an eligible CFCU loan to the end of the loan. We advance your payment due date and your maturity date on the loan (for example: on a 48-month loan, if one payment is skipped, you make 48 payments over 49 months).

Skip-A-Payment requirements:
- Loan balance must be more than $1000.00.
- Payment must be $100.00 or more.
- Member’s account must be in good standing with the credit union.
- Signature and Vehicle loans are the only accounts eligible for the Skip-A-Payment program.
- At least three (3) consecutive monthly payments must have been made on newly acquired loans to be eligible for the skip.
- $35.00 processing fee
- One Skip-A-Payment per calendar year/per loan with maximum of three (3) skipped payments per loan term.