

United Financial Credit Union Rates

As of May 1, 2012

Savings and Investments

Savings Plus Account (\$1) Special Savings Account (\$3, \$6, \$8) Christmas Club Account (\$9)

Prospective dividend rate 0.10%
Annual Percentage Yield of 0.10%

Money Maker Savings Account (\$2)

	<u>Actual Rate</u>	<u>APY**</u>
\$100 - \$2,499	0.10%	0.10%
\$2,500 - \$24,999	0.25%	0.25%
\$25,000 - \$49,999 ...	0.35%	0.35%
\$50,000 - \$99,999 ...	0.40%	0.40%
\$100,000 and up ...	0.50%	0.50%

Share Draft Checking Account (\$4)

	<u>Actual Rate</u>	<u>APY**</u>
\$0 - \$2,499	0.00%	
\$2,500 - \$24,999	0.10%	0.10%
\$25,000 - \$49,999 ...	0.35%	0.35%
\$50,000 - \$99,999 ...	0.40%	0.40%
\$100,000 and up ...	0.50%	0.50%

Direct Rewards Checking Account (\$4)

	<u>Actual Rate</u>	<u>APY**</u>
\$0 - \$25,000.....	1.49%	1.50%
\$25,001 and up	0.10%	0.10%

Individual Retirement Accounts Multi - Tier (\$5, \$60, \$65)

	<u>Actual Rate</u>	<u>APY**</u>
\$100 - \$1,999	0.10%	0.10%
\$2,000 - \$9,999	0.25%	0.25%
\$10,000 - \$49,999 ...	0.35%	0.35%
\$50,000 - \$99,999 ...	0.40%	0.40%
\$100,000 and up	0.50%	0.50%

Grand Account (\$7)

Interest Rate 0.25%
Annual Percentage Yield of ... 0.25%

**APY = Annual Percentage Yield. All dividends and interest are paid monthly and based on average daily balance.

Share Certificates of Deposit

Roth & Traditional IRA Certificates of Deposit

Investment Duration	Investment Amount	Interest Rate	APY**
6 month Youth CD - Age 0 - 21	\$100 - \$2,000	2.47%	2.50%
3 month	\$500 & up	0.20% *0.30%	0.20% *0.30%
6 month	\$500 & up	0.25% *0.35%	0.25% *0.35%
12 month	\$500 & up	0.40% *0.50%	0.40% *0.50%
12 month Save to Win	\$25 & up	0.40%	0.40%
18 month	\$500 & up	0.60% *0.70%	0.60% *0.70%
20 month Step - Up	\$500 & up	0.70% *0.80%	0.70% *0.80%
24 month	\$500 & up	0.80% *0.90%	0.80% *0.90%
30 month	\$500 & up	0.90% *0.99%	0.90% *1.00%
36 month "Safe Parking"	\$500 & up	0.99% *1.09%	1.00% *1.10%
48 month	\$500 & up	1.24% *1.34%	1.25% *1.35%
60 month	\$500 & up	1.49% *1.59%	1.50% *1.60%

Ask about our CD rates for \$100,000 or more.

*Available to our Direct Rewards members only.
Certificate Rates are subject to change every Wednesday.

Loan Rates

Other discounts may be available

New & Used Autos	low as	2.75% APR
Personal Loans	low as	4.90% APR
Mortgage Loans	low as	2.95% APR
Home Equity Line of Credit	low as	5.00% APR
Construction Loans	low as	2.95% APR
Recreational Vehicles	low as	3.75% APR
MasterCard Credit Card	Call for rates	

APR = Annual Percentage Rate. Loan rates listed are lowest advertised rate. Loan rates are determined by credit score.

All rates and terms are subject to change without notice.



Locations:

Bridgeport, Saginaw Twp, Chesaning,
Freeland & Auburn

Federally Insured by the NCUA

www.unitedfinancialcu.org
989-777-3620 800-772-8728

