

This Rate Schedule sets forth certain conditions, rates, fees and charges applicable to your certificate accounts at the Credit Union at this time. The Credit Union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

ACCOUNT RATES AND TERMS
APY = Annual Percentage Yield

	REGULAR SHARE CERTIFICATE ACCOUNT		TRADITIONAL/ROTH IRA/ COVERDELL EDUCATION SAVINGS CERTIFICATE ACCOUNT	
Minimum Opening Deposit	\$500.00		\$500.00	
Dividend Compounded	Quarterly		Quarterly	
Dividend Credited	Quarterly		Quarterly	
Term	Div. Rate (%)	APY (%)	Div. Rate (%)	APY(%)
	Fixed		Fixed	
6 Month \$500 - \$49,999	0.5489%	0.5500%	0.6982%	0.7000%
\$50,000 and up	0.5987%	0.6000%	0.8473%	0.8500%
12 Month \$500 - \$49,999	0.8473%	0.8500%	1.0955%	1.1000%
\$50,000 and up	0.9963%	1.0000%	1.2442%	1.2500%
24 Month \$500 - \$49,999	1.4916%	1.5000%	1.8373%	1.8500%
\$50,000 and up	1.6399%	1.6500%	2.0344%	2.0500%
36 Month \$500 - \$49,999	1.9852%	2.0000%	2.3296%	2.3500%
\$50,000 and up	2.1329%	2.1500%	2.5260%	2.5500%
Subsequent Deposits	Not allowed		Allowed	
Renewable	Automatic		Automatic	

The Dividend Rate and Annual Percentage Yields for each account offered by the Credit Union are effective as of the effective date indicated on this schedule. For Savings & Checking, the Rate and Yield may change. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal. First Technology Credit Union is federally insured by the National Credit Union Administration.



