



Florida Credit Union
Schedule of Deposit Rates
Truth in Savings Disclosure

April 2, 2018

Federally Insured by the NCUA.

The following rates are anticipated for the 2nd Quarter of 2018 and are subject to change at any time

Account Type	Interest Rate	Annual Percentage Yield	Minimum Deposit	Interest/Dividend Computation Method	Minimum Balance	Compound Period
Regular Savings	0.10%	0.10%	5.00	Average Daily Balance	500.00	Quarterly
Holiday Club	0.10%	0.10%	0.01	Average Daily Balance	0.01	Quarterly
Vacation Club	0.10%	0.10%	0.01	Average Daily Balance	0.01	Quarterly
Special Savings	0.10%	0.10%	0.01	Average Daily Balance	500.00	Quarterly
Youth Savings	0.10%	0.10%	0.01	Average Daily Balance	0.01	Quarterly
Individual Retirement Account	0.40%	0.40%	0.01	Average Daily Balance	0.01	Quarterly
Money Market Account	.10%	.10%	2,500.00-9,999.99	Average Daily Balance	2,500.00	Monthly
	.15%	.15%	10,000.00-24,999.99			
	.20%	.20%	25,000.00-39,999.99			
	.30%	.30%	40,000.00-99,999.99			
	.40%	.40%	100,000-249,999			
	.40%	.40%	250,000-999,999			
	.40%	.40%	1,000,000-2,499,999			
Money Market Plus	.30%	.30%	50,000.00-99,999.99	Average Daily Balance	50,000.00	Monthly
	.40%	.40%	100,000-249,999			
	.40%	.40%	250,000-999,999			
	.40%	.40%	1,000,000-2,499,999			
	.40%	.40%	2,500,000+			
Money Market Advantage	.30%	.30%	65,000.00-99,999.99	Average Daily Balance	65,000.00	Monthly
	.40%	.40%	100,000-249,999			
	.40%	.40%	250,000-999,999			
	.40%	.40%	1,000,000-2,499,999			
	.40%	.40%	2,500,000+			
Money Market Special Rate (Rate Expires 12/31/18)	.15%	.15%	10,000.00-24,999.99	Average Daily Balance	10,000.00	Monthly
	.20%	.20%	25,000.00-49,999.99			
	1.24%	1.25%	50,000.00-4,999,999.99			
	.15%	.15%	5,000,000+			
Business Money Market Account	.25%	.25%	2,500.00-9,999.99	Average Daily Balance	2,500.00	Monthly
	.30%	.30%	10,000.00-24,999.99			
	.35%	.35%	25,000.00-39,999.99			
	.45%	.45%	40,000.00-49,999.99			
	.45%	.45%	50,000.00-64,999.99			
	.45%	.45%	65,000.00-99,999.99			
	.55%	.55%	100,000-249,999			
	.55%	.55%	250,000-999,999			
	.55%	.55%	1,000,000-2,499,999			
	.55%	.55%	2,500,000+			
Business Money Market Special Rate (Rate Expires 12/31/18)	.15%	.15%	10,000.00-24,999.99	Average Daily Balance	10,000.00	Monthly
	.20%	.20%	25,000.00-49,999.99			
	1.24%	1.25%	50,000.00-4,999,999.99			
	.15%	.15%	5,000,000+			
Value Checking	0.00%	0.00%	0.01	Average Daily Balance	0.01	N/A
Interest Checking	.25%	.25%	10,000.00-24,999.99	Average Daily Balance	10,000.00	Monthly
	.50%	.50%	25,000.00-49,999.99			
	1.00%	1.00%	50,000.00+			
Business Value Checking	0.00%	0.00%	0.01	Average Daily Balance	0.01	N/A
Business Interest Checking	.25%	.25%	10,000.00-24,999.99	Average Daily Balance	10,000.00	Monthly
	.50%	.50%	25,000.00-49,999.99			
	1.00%	1.00%	50,000.00+			

Refer to the booklet "Owner's Guide to Services" which can be obtained at any branch or online at www.flcu.org/about-us/privacy-policy-and-disclosures for specific terms and conditions of the accounts.

Fees or other conditions may reduce earnings. Fees are subject to change. See separate fee schedule for details

Products listed as specials can be discontinued at any time. When special rate expires, account converts to normal product.



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The following rates are effective April 2, 2018 and are subject to change at any time.

Account Type	Interest Rate	Annual Percentage Yield	Minimum Deposit	Interest/Dividend Computation Method	Minimum Balance	Penalty Days	Compound Period
6 month CD & IRA	0.37%	0.37%	1,000.00	Daily Balance	1,000.00	90	Quarterly
12 month CD & IRA	1.34%	1.35%	2,000.00	Daily Balance	2,000.00	180	Quarterly
18 month CD & IRA	1.64%	1.65%	2,000.00	Daily Balance	2,000.00	270	Quarterly
24 month CD & IRA	1.79%	1.81%	2,000.00	Daily Balance	2,000.00	360	Quarterly
36 month CD & IRA	0.97%	0.97%	2,000.00	Daily Balance	2,000.00	540	Quarterly
48 month CD & IRA	1.17%	1.18%	2,000.00	Daily Balance	2,000.00	720	Quarterly
60 month CD & IRA	1.47%	1.48%	2,000.00	Daily Balance	2,000.00	900	Quarterly
9 month CD & IRA Special	1.39%	1.40%	5,000.00	Daily Balance	5,000.00	135	Quarterly
13 month CD & IRA Special	1.64%	1.65%	5,000.00	Daily Balance	5,000.00	195	Quarterly
15 month CD & IRA Special	1.99%	2.00%	5,000.00	Daily Balance	5,000.00	270	Quarterly
26 month CD & IRA Special	1.99%	2.00%	5,000.00	Daily Balance	5,000.00	540	Quarterly
37 month CD & IRA Special	2.23%	2.25%	5,000.00	Daily Balance	5,000.00	540	Quarterly
65 month CD & IRA Special	1.99%	2.01%	10,000.00	Daily Balance	10,000.00	975	Quarterly

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CD Specials are subject to change or be discontinued at any time.

To receive a **Renewing CD Member rate** just add .15% to the current CD APR (Not an addition to the APY)
This increase cannot be in conjunction with any other offer