



**Florida Credit Union**  
**Schedule of Deposit Rates**  
**Truth in Savings Disclosure**

June 4, 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	Dividend Credited
Regular Savings	0.10%	0.10%	5.00	Quarterly	500.00	Quarterly
Holiday Club	0.10%	0.10%	0.01	Quarterly	0.01	Quarterly
Vacation Club	0.10%	0.10%	0.01	Quarterly	0.01	Quarterly
Special Savings	0.10%	0.10%	0.01	Quarterly	500.00	Quarterly
Youth Savings	0.10%	0.10%	0.01	Quarterly	0.01	Quarterly
Individual Retirement Account	0.40%	0.40%	0.01	Quarterly	0.01	Quarterly
Money Market Account	.10%	.10%	2,500.00-9,999.99	Monthly	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%	100,000-249,999 250,000-999,999			
	.40%	.40%	1,000,000-2,499,999 2,500,00+			
Money Market Plus	.30%	.30%	50,000.00-99,999.99	Monthly	50,000.00	Monthly
	.40%	.40%	100,000-249,999 250,000-999,999			
	.40%	.40%	1,000,000-2,499,999			
	.40%	.40%	2,500,000+			
Money Market Advantage	.30%	.30%	65,000.000-99,999.99	Monthly	65,000.00	Monthly
	.40%	.40%	100,000-249,999 250,000-999,999			
	.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	Monthly	10,000.00	Monthly
	.20%	.20%	25,000.00-49,999.99			
	1.24%	1.25%	50,000.00-4,999,999			
	.15%	.15%	5,000,000+			
Business Money Market Account	.25%	.25%	2,500.00-9,999.99	Monthly	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	Monthly	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	N/A	0.01	N/A
Interest-Bearing Checking (New as of 5/1/2018)	.25%	.25%	10,000.00-24,999.99	Monthly	10,000.00	Monthly
	.50%	.50%	25,000.00-49,999.99			
	1.24%	1.25%	50,000.00+			
Debit Checking	0.00%	0.00%	0.01	N/A	0.01	N/A
Business Value Checking	0.00%	0.00%	0.01	N/A	0.01	N/A
Business Interest-Bearing Checking (New as of 5/30/2018)	.25%	.25%	10,000.00-24,999.99	Monthly	10,000.00	Monthly
	.50%	.50%	25,000.00-49,999.99			
	1.49%	1.50%	50,000.00-999,999.99			
	1.74%	1.75%	1,000,000.00+			

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](http://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.**



## Florida Credit Union Schedule of Deposit Rates Truth in Savings Disclosure

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The following rates are effective June 4, 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	Dividends Credited
6 month CD & IRA	0.37%	0.37%	1,000.00	Quarterly	1,000.00	90	Quarterly
12 month CD & IRA	1.34%	1.35%	2,000.00	Quarterly	2,000.00	180	Quarterly
18 month CD & IRA	1.64%	1.65%	2,000.00	Quarterly	2,000.00	270	Quarterly
24 month CD & IRA	1.79%	1.81%	2,000.00	Quarterly	2,000.00	360	Quarterly
36 month CD & IRA	0.97%	0.97%	2,000.00	Quarterly	2,000.00	540	Quarterly
48 month CD & IRA	1.17%	1.18%	2,000.00	Quarterly	2,000.00	720	Quarterly
60 month CD & IRA	1.47%	1.48%	2,000.00	Quarterly	2,000.00	900	Quarterly
9 month CD & IRA Special	1.49%	1.50%	5,000.00	Quarterly	5,000.00	135	Quarterly
13 month CD & IRA Special	1.98%	2.00%	5,000.00	Quarterly	5,000.00	195	Quarterly
15 month CD & IRA Special	2.24%	2.25%	5,000.00	Quarterly	5,000.00	270	Quarterly
26 month CD & IRA Special	2.38%	2.40%	5,000.00	Quarterly	5,000.00	540	Quarterly
37 month CD & IRA Special	2.48%	2.50%	5,000.00	Quarterly	5,000.00	540	Quarterly
65 month CD & IRA Special	1.99%	2.01%	10,000.00	Quarterly	10,000.00	975	Quarterly

\* estimate

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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**