



Rates Effective December 4, 2009

SAVINGS ACCOUNTS RATES

SAVINGS PRODUCT	Dividend Rate	Annual Percentage Yield (APY)
Regular Savings	0.15%	0.15%
Health Savings Account	0.80%	0.80%
Christmas Club Account	0.40%	0.40%

CHECKING AND MONEY MARKET RATES

BALANCE TIERS	Ultimate Free Checking Dividend Rate	Ultimate Free Checking APY	IRA Dividend Rate	IRA APY	First Premier MM Dividend Rate	First Premier MM APY
\$ 00. - \$ 1,999.99	0	0	0.75%	0.75%	0	0
\$ 2,000. - \$ 9,999.99	0.10%	0.10%	0.75%	0.75%	0.20%	0.20%
\$10,000. - 49,999.99	0.15%	0.15%	0.80%	0.80%	0.25%	0.25%
\$50,000. & OVER	0.20%	0.20%	0.85%	0.85%	0.30%	0.30%

TERM SHARE CERTIFICATES

\$200.00 Minimum Deposit on Youth CD's (up to age 24)
 \$500.00 Minimum Deposit on all other CDs, except Jumbo CDs
 Additional Deposits not to exceed \$10,000 allowed on CDs for terms up to 24 months
 \$25.00 Penalty assessed for withdrawal of additional deposits on CD's
 CDs come with two Step Features for terms up to 24 months
 Early Withdrawals subject to penalty

TERM	Dividend Rate **	APY
3 Month	0.25%	0.25%
6 Months		
\$500	0.25%	0.25%
\$10,000	0.35%	0.35%
\$50,000	0.45%	0.45%
12 Months		
\$500	0.30%	0.30%
\$10,000	0.40%	0.40%
\$50,000	0.50%	0.50%
2 Years	1.15%	1.16%
3 Years	2.25%	2.27%
4 Years	2.50%	2.53%
5 Years	2.75%	2.78%

** If you have found a higher C.D. rate at another financial institution, call us and give us the opportunity to match the rate for you. Our rate matching program is very competitive.

Rates are subject to change without notice. Ask a credit union representative for further information about the fees and other terms that may apply to these accounts. For updated rates and fees call your local branch office.

First Service Credit Union – 832-688-1000 or 1-800-822-4328
First Service Credit Union Website – www.FSCU.com

