



Account Description	Posting Frequency	Minimum Average Daily Balance To Earn Dividends	Dividend Rate	Annual Percentage Yield (APY)*
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**Monthly Account Rates - Effective April 21, 2014**

Advantage Plus Checking	Monthly	\$2,000.00	0.02%	0.02%
Money Market	Monthly	\$2,500.00	0.03%	0.03%
		\$25,000.01	0.03%	0.03%
		\$50,000.01	0.03%	0.03%
		\$75,000.01	0.03%	0.03%
Star Club Checking+	Monthly	N/A	0.00%	0.00%
Christmas Club Savings	Monthly	\$50.00	0.02%	0.02%

**Quarterly Account Rates - Effective April 21, 2014**

Regular Savings	Quarterly	\$1,000.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
SuperStar Savers Kid's Club	Quarterly	\$25.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
Business Savings+	Quarterly	\$1,000.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
Campus Link Savings+	Quarterly	\$500.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
Team Green Savings	Quarterly	\$25.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
Star Club Savings+	Quarterly	\$1,000.00	0.02%	0.02%
		\$25,000.01	0.02%	0.02%
		\$50,000.01	0.02%	0.02%
IRA Savings	Quarterly	\$1,000.00	0.10%	0.10%

+ Account Type No Longer Offered as of 4/01/2011. All rates and terms are subject to change without notice. Fees may reduce earnings on accounts. Early Withdrawal Penalty - a penalty may be imposed for early certificate withdrawals.

For current rates contact us during business hours at: \_\_\_\_\_

Cy-Fair Federal Credit Union 9601  
Jones Road, Ste. 100  
Houston, Texas 77065

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281.890.7676 Phone  
281.955.3120 Fax



This credit union is federally insured by the National Credit Union Administration.





**CY·FAIR**  
federal credit union

**BANKING ONLY BETTER™**

Account Description	Posting Frequency	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)*
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**Quarterly Certificate Rates - Effective April 21, 2014**

6 Month Share Certificate	Quarterly	\$1,000.00	0.04%	0.04%
		\$25,000.00	0.04%	0.04%
		\$75,000.00	0.04%	0.04%
		\$100,000.00	0.04%	0.04%
12 Month Share Certificate	Quarterly	\$1,000.00	0.08%	0.08%
		\$25,000.00	0.08%	0.08%
		\$75,000.00	0.08%	0.08%
		\$100,000.00	0.08%	0.08%
24 Month Share Certificate	Quarterly	\$1,000.00	0.15%	0.15%
		\$25,000.00	0.15%	0.15%
		\$75,000.00	0.15%	0.15%
36 Month Share Certificate	Quarterly	\$1,000.00	0.25%	0.25%
		\$25,000.00	0.25%	0.25%
		\$75,000.00	0.25%	0.25%
48 Month Share Certificate	Quarterly	\$1,000.00	0.30%	0.30%
		\$25,000.00	0.30%	0.30%
		\$75,000.00	0.30%	0.30%
60 Month Share Certificate	Quarterly	\$1,000.00	0.65%	0.65%
		\$25,000.00	0.65%	0.65%
		\$75,000.00	0.65%	0.65%
6 Month IRA Certificate	Quarterly	\$1,000.00	0.04%	0.04%
		\$25,000.00	0.04%	0.04%
		\$75,000.00	0.04%	0.04%
		\$100,000.00	0.04%	0.04%
12 Month IRA Certificate	Quarterly	\$1,000.00	0.08%	0.08%
		\$25,000.00	0.08%	0.08%
		\$75,000.00	0.08%	0.08%
		\$100,000.00	0.08%	0.08%
24 Month IRA Certificate	Quarterly	\$1,000.00	0.15%	0.15%
		\$25,000.00	0.15%	0.15%
		\$75,000.00	0.15%	0.15%
36 Month IRA Certificate	Quarterly	\$1,000.00	0.25%	0.25%
		\$25,000.00	0.25%	0.25%
		\$75,000.00	0.25%	0.25%
48 Month IRA Certificate	Quarterly	\$1,000.00	0.30%	0.30%
		\$25,000.00	0.30%	0.30%
		\$75,000.00	0.30%	0.30%
60 Month IRA Certificate	Quarterly	\$1,000.00	0.65%	0.65%
		\$25,000.00	0.65%	0.65%
		\$75,000.00	0.65%	0.65%

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