



LOCKHEED FEDERAL CREDIT UNION

DEPOSIT ACCOUNT RATE SHEET

Rates effective January 22, 2010 through January 28, 2010. For current rate information please call (800) 328-LFCU.

Savings, Money Market and Checking Accounts

Account Type	Minimum Deposit To Open Acct.	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield	Minimum Balance to Avoid Fees
Main Savings Account <i>Minimum balance to open and maintain this account is \$5. Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.</i>	\$5	\$.01 - 2,499.99	0.250%	0.25%	\$500**
		\$ 2,500.00 - 7,499.99	0.250%	0.25%	
		\$ 7,500.00 - 9,999.99	0.250%	0.25%	
		\$ 10,000.00 - 24,999.99	0.250%	0.25%	
		\$ 25,000.00 - 49,999.99	0.250%	0.25%	
		\$ 50,000.00 - 99,999.99	0.250%	0.25%	
	\$100,000.00 and Over	0.250%	0.25%		
Additional Savings, Holiday and Vacation Club Savings	None	Same as Main Savings Account Above			N/A
Money Market Account <i>Unlike money market mutual funds, this account is federally insured.</i> <i>Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.</i>	\$2,500	\$.01 - 2,499.99	0.499%	0.50%	\$2,500**
		\$ 2,500.00 - 7,499.99	0.598%	0.60%	
		\$ 7,500.00 - 9,999.99	0.648%	0.65%	
		\$ 10,000.00 - 24,999.99	0.698%	0.70%	
		\$ 25,000.00 - 49,999.99	0.847%	0.85%	
		\$ 50,000.00 - 99,999.99	1.048%	1.05%	
		\$100,000.00 - \$249,999	1.094%	1.10%	
	\$250,000.00 and Over	1.193%	1.20%		
IRA Savings	None	Same as Money Market Account Above			N/A
Market Maximizer Account	\$25,000	\$25,000 to earn stated rate, otherwise savings rates apply	0.250%	0.25%	\$25,000**
High Rate Checking	\$20,000	\$ 20,000.00 - 49,999.99	0.598%	0.60%	\$20,000**
		\$ 50,000.00 - 99,999.99	0.698%	0.70%	
		\$100,000.00 and Over	0.747%	0.75%	
Premier Checking (Gold Rate)	\$25	\$2,500.00	0.250%	0.25%	\$2,500
Advantage Checking	\$25	N/A	N/A	N/A	\$750

Certificate Accounts and IRA Certificate Accounts

(Including Traditional, Roth and Education IRA* Certificates)

Certificate Term	Regular Certificate Accounts \$1,000 minimum required \$500 for Educational IRAs		Jumbo Certificate Accounts \$100,000 minimum required	
	Dividend Rate	APY	Dividend Rate	APY
	Gold level rates are shown below* Platinum members -- add .15% to the rates below			
91 Day	0.795%	0.80%	0.795%	0.80%
6 Month	0.895%	0.90%	0.895%	0.90%
12 Month	1.144%	1.15%	1.144%	1.15%
12 Mo. Flex Certificate	0.994%	1.00%	N/A	N/A
12 Mo. Bump Rate Certificate	1.044%	1.05%	N/A	N/A
18 Month	1.342%	1.35%	1.342%	1.35%
24 Month	1.540%	1.55%	1.540%	1.55%
36 Month	2.081%	2.10%	2.081%	2.10%
48 Month	2.570%	2.60%	2.570%	2.60%
60 Month	2.618%	2.65%	2.618%	2.65%

Earn Higher Rates!

* The certificate rates listed at left include a **.50% dividend rate increase** for members who qualify for the Gold tier of Relationship Rewards.

Different rates apply for members in the Silver and Platinum tiers. *Please call to learn more.*

The Dividend Rate on all accounts is Monthly. Dividends are Earned Daily and are paid Monthly on the 1st of Each Month. Fees may reduce earnings.

This Account Rate Sheet is incorporated as part of your Membership Application and the Membership and Accounts Agreement and Disclosure. **Certificate Accounts:** The rate contracted for all Certificates remains in effect for the entire term of the Account. The disclosed Annual Percentage Yield assumes dividends remain on deposit until maturity. Minimum balances must be maintained each day to avoid account closure. If any Certificate Account is closed, dividends will be paid from the date of the end of the last dividend period to the date of withdrawal prior to the assessment of an early withdrawal penalty. This Account Rate Sheet is incorporated as part of your Certificate Account Agreement and Disclosure. **\$5,000 minimum deposit required for 12 Mo. Bump Rate Certificates. Flex and Bump Rate Certificates cannot be opened as IRA Accounts. *Education IRA Certificates (aka Coverdell Education Savings Accounts) require only a \$500 deposit to open, maintain, and earn dividends - you can also make an annual contribution (as Permitted by law) during the term of the certificate. **Refer to the current Schedule of Service Charges and Fees for monthly low balance fees.**



Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. IRAs separately insured to \$250,000