

# BUSINESS SERVICES RATE SHEET



## SAVINGS ACCOUNTS

	MINIMUM DEPOSIT	DIVIDEND	
		RATE	APY*
BUSINESS SAVINGS	up to \$9,999	0.25%	<b>0.25%</b>
	\$10,000 - \$24,999	0.35%	<b>0.35%</b>
	\$25,000 - \$49,999	0.40%	<b>0.40%</b>
	\$50,000 - \$99,999	0.60%	<b>0.60%</b>
	\$100,000 or more	0.75%	<b>0.75%</b>
FREEDOM MONEY MARKET	\$1,000 - \$9,999	0.30%	<b>0.30%</b>
	\$10,000 - \$24,999	0.35%	<b>0.35%</b>
	\$25,000 - \$49,999	0.50%	<b>0.50%</b>
	\$50,000 - \$99,999	0.70%	<b>0.70%</b>
	\$100,000 - \$149,999	1.00%	<b>1.00%</b>
	\$150,000 - \$249,999	1.04%	<b>1.05%</b>
	\$250,000 or more	1.09%	<b>1.10%</b>

## CHECKING ACCOUNTS

	AVERAGE	DIVIDEND	
	BALANCE	RATE	APY*
FREE BUSINESS CHECKING	none	none	none
FREE BUSINESS CHECKING PLUS	\$2,500	0.15%	0.15%
ANALYZED BUSINESS CHECKING†	none	none	none
HIGH INTEREST BUSINESS CHECKING	Up to \$49,999	0.40%	0.40%
	\$50,000 or more	0.15%	0.15%

## TERM SHARE CERTIFICATES

TERM	DIVIDEND		TERM	DIVIDEND	
	RATE	APY*		RATE	APY*
3 month	0.50%	<b>0.50%</b>	2 year	1.54%	<b>1.55%</b>
6 month	0.80%	<b>0.80%</b>	2.5 year	1.59%	<b>1.60%</b>
9 month	0.80%	<b>0.80%</b>	3 year	2.03%	<b>2.05%</b>
1 year	1.14%	<b>1.15%</b>	4 year	2.28%	<b>2.30%</b>
15 month	1.14%	<b>1.15%</b>	5 year	2.47%	<b>2.50%</b>
18 month	1.24%	<b>1.25%</b>			

Minimum open balance \$500.

## LOAN ACCOUNTS

MODEL YEAR	TERMS	FIXED APR**	MIN. LOAN
			AMOUNT
2009-2010	0 - 60	4.25% - 12.75%	
	61 - 66	4.75% - 7.75%	\$15,000
	67 - 72	5.25% - 8.25%	\$15,000
2008	0 - 60	4.25% - 12.75%	
	61 - 66	4.75% - 5.75%	\$15,000
	67 - 72	5.25%	\$15,000
2007	0 - 60	4.25% - 12.75%	
	61 - 66	4.75% - 5.75%	
2006	0 - 60	5.50% - 14.00%	
2005	0 - 54	5.75% - 14.25%	
2004	0 - 48	6.50% - 15.00%	
2003	0 - 48	6.75% - 9.75%	

	VARIABLE APR**	
BUSINESS TERM LOAN	0 - 60	Rates vary
BUSINESS SHORT TERM LOAN	0 - 12	Rates vary
BUSINESS LINE OF CREDIT		Rates vary

## CREDIT CARDS

	VARIABLE APR**	
VISA BUSINESS PLATINUM	12.24%	Prime + 8.99%
	14.24%	Prime + 10.99%
	18.24%	Prime + 14.99%
	22.24%	Prime + 18.99%

## BUSINESS REAL ESTATE

	TERMS	VARIABLE APR**
BUSINESS REAL ESTATE OWNER OCCUPIED	0 - 240	Rates vary
BUSINESS REAL ESTATE NON-OWNER OCCUPIED		Rates vary

For current business loan rates, please contact Brian Geary at 913.905.6673

Rates effective as of 08/05/10 and subject to change at any time.



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

\*APY=Annual Percentage Yield. Assumes dividends are reinvested and the rate continues for a year. Share Certificate accounts subject to a substantial penalty for early withdrawal. Certificate accounts compound and pay dividends monthly. All Savings accounts compound dividends daily and pay monthly. Rate quotes are subject to change.

\*\*APR=Annual Percentage Rate. Rates are subject to applicant credit. Rates are subject to change. Actual rate may vary. For a complete list of Business Credit Card fees please refer to your cardholder agreement.

†Analyzed Business Checking earnings credit is calculated on the daily collected account balance and 90-day United States Treasury Bill rate and may offset charges.

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