



**Education Plus  
Credit Union**  
A BETTER CLASS OF SERVICE

**SHARE/CD/IRA Rates**

**Rates Effective 04/17/2012**

Annual Percentage Yield (APY) is the total amount of dividends paid on an account based on the dividend rate and the frequency of monthly compounding for a 365-day period, and expressed as a percentage. This rate assumes that a set amount is on deposit at the beginning of the dividend period, that no deposits or withdrawals are made during the dividend period and funds remain on deposit for one full year at the same dividend rate. Fees may reduce earnings. A fee may be charged for an early withdrawal of a fixed term certificate or IRA. Rates are subject to change without notice.

SHARES ACCOUNT	APY	RATE	MIN BALANCE	VALID
Regular Savings (S1) All Purpose Savings (S2)	.18%	.18%	\$5	First Quarter 2012
Holiday Savings Club (S3)	.20%	.20%	None	11/01/2011 - 10/31/2012
Plus Savings (S4) If minimum not maintained rate defaults to lower savings rate	.20% .10%	.20% .10%	\$2000	May 2012
Liquid Gold Savings (S5) If minimum not maintained rate defaults to lower savings rate	.40% .10%	.40% .10%	\$25,000	May 2012
Checking (Share Draft)	0%	0%	\$0.00	N/A

CERTIFICATES OF DEPOSIT BALANCE	6 MONTHS		1 YEAR		2 YEAR'S		3 YEAR'S		4 YEAR'S		5 YEAR'S	
	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate
Youth CD \$250	--	--	.40	.40	.80	.80						
\$2,000 - \$4,999	--	--	.40	.40	.65	.65	.80	.80	1.00	1.00	1.40	1.39
\$5,000 - \$9,999	--	--	.40	.40	.70	.70	.80	.80	1.00	1.00	1.50	1.49
\$10,000 - \$24,999	--	--	.60	.60	.75	.75	.90	.90	1.10	1.09	1.60	1.59
\$25,000+	--	--	.60	.60	.80	.80	.90	.90	1.20	1.19	1.65	1.64

FIXED RATE IRA CERTIFICATE OF DEPOSITS BALANCE	1 YEAR		2 YEAR'S		3 YEAR'S		4 YEAR'S		5 YEAR'S	
	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate
\$2,000 - \$24,999	.40	.40	.65	.65	.80	.80	1.00	1.00	1.50	1.49
\$25,000+	.60	.60	.80	.80	.90	.90	1.20	1.19	1.65	1.64

**IRA VARIABLE RATE** 04/01/2012 through 06/30/2012 .50% APY .50% Rate

**Additional Information** (Not applicable to CD Specials)

- No early redemption on EPCU CD's when reinvesting without a penalty.
- No loyalty or new money bonuses with rate matches.
- Other restrictions may apply.