



Education Plus  
Credit Union  
A BETTER CLASS OF SERVICE

**SHARE/CD/IRA Rates Effective 2/23/2015**

SHARES ACCOUNT	APY*	RATE**	MIN BALANCE	VALID
Regular Savings (S1) All Purpose Savings (S2)	.10%	.10%	\$5 (S1) \$0 (S2)	4th Quarter 2014
Holiday Savings Club (S3)	.06%	.06%	None	11/01/2014-10/31/2015
Plus Savings (S4) If minimum not maintained rate defaults to lower savings rate	.10% .05%	.10% .05%	\$2000	March 2015
Liquid Gold Savings (S5) If minimum not maintained rate defaults to lower savings rate	.29% .05%	.29% .05%	\$25,000	March 2015
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	--	--	.35	.35	.50	.50						
\$2,000 - \$4,999	--	--	.25	.25	.40	.40	.45	.45	.80	.80	.90	.90
\$5,000 - \$9,999	--	--	.25	.25	.40	.40	.50	.50	.95	.95	.95	.95
\$10,000 - \$24,999	--	--	.30	.30	.45	.45	.55	.55	1.00	1.00	1.05	1.045
\$25,000+	--	--	.35	.35	.50	.50	.65	.65	1.05	1.045	1.15	1.14

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	.20	.20	.45	.45	.60	.60	1.00	1.00	1.05	1.045
\$25,000+	.45	.45	.60	.60	.70	.70	1.05	1.045	1.15	1.145

**IRA VARIABLE RATE** 1/1/2015 - 3/31/15 .29%APY/.29% APR

**Additional Information** (All apply unless otherwise indicated in Specials)

- No early redemption on EPCU CD's when reinvesting with EPCU.
- No loyalty bonuses with rate matches on CD's.
- Penalties may apply for early withdrawal of CD's. See the IRA Certificate of Deposit and Certificate of Deposit Information brochure for details.
- Share, CD and IRA APY is accurate as of the last declaration date.
- Fees could reduce earnings on the account.
- If share account is closed prior to dividend posting, dividends will not be paid on the account. For complete details, please refer to the Truth In Savings Disclosure.
- Other restrictions may apply.

\* 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.

\*\* Rate and APY may change after the account is opened.