## THE DIVIDENDS FOR THE 2<sup>ND</sup> QUARTER ENDING JUNE 30, 2009, ARE AS FOLLOWS:

Туре	Rate	APY
Regular Share and Holiday Accounts	.25%	.25%
IRA (Individual Retirement Accounts)	.25%	.25%
Insured up to \$250,000 by the National C	redit Union	Association

sured up to \$250,000 by the National Credit Union Association (NCUA), an agency of the Federal Government.

Dividends are calculated by the average Daily balance in the account for the period. APY is Annual Percentage Yield. Dividends will be compounded every quarter. You must maintain a minimum average daily balance of \$100 in your account to obtain the disclosed annual percentage yield.

LOAN RATES	Limit	Rate	Comments	
Signature Loan	Up to \$20,000 (with length of service requirement)	12.00%	Education, vacation, investments, home improvements, furniture, etc. 30% of the original loan must be paid before refinancing or borrowing additional funds.	
CuCash Loan	Up to \$15,000 (with length of service requirement)	13.00%	Line of credit with interest rates less than most credit cards.	
New Vehicle Loan	Up to \$45,000 100% of vehicle	5.00% for 36 months - (or less) 5.50% for 48 months 6.00% for 60 months 6.25% for 72 months*	Includes cars, boats, campers, trucks, motorcycles, and airplanes. * (min. of \$25,000)	
Used Vehicle Loan	80% of Kelly Blue Book financing available. 95% including tax, title, and extended waranties	6.00% for 36 months - (or less) 6.25% for 48 months 6.50% for 60 months	Term depends on model year. Up to 10 model years old. (2000 or newer)  Not to exceed invoice price	
Hybrid Vehicles	100% financing available including tax, title, and extended waranties	4.25%-36months 4.50%-48months 5.00%-60months	Environmentally friendly electric vehicles. Tax advantages may apply	
Share Loans	Up to balance in savings	3% over current dividend rate (loan rate currently 3.25%)	Frozen shares is your collateral against loan amount.	
Home Equity Loan Program (HELP)	Up to \$150,000 based on equity in your home	Prime declared in Jan. & July (loan rate currently 4.25% through December 31, 2009)	Borrow against your home. Variable rate	
Loan Special	Up to \$3,000	10.00% up to 24 months	Must have 5 years tenure with employer	
Consolidation Loan	Up to \$20,000	14.00%	Based on tenure with your employer	
All rates are subject to change and reviewed monthly by the Board of Directors.				

## **SERVICE FEES**

New Account Fee	\$1.00
New Account closing within 6 months of opening	\$10.00
Holiday Club withdrawals prior to the one-time annual distribution	\$25.00
Minimum daily balance below \$100 and no activity for 1 year or more	\$5.00 /month
Stop Payment on Corporate Check	\$25.00
Letter of Credit	\$10.00
Research Account	
Statement Copy	\$4.00 per page
Check Writing Services to other than account owner	\$5.00 per check
Share Withdrawal - More than 7 withdrawals per quarter	\$4.00
Return Checks	
ACH Return	
Copies of Share Draft Checks	\$0.75
ACH Stop Pay	\$25.00
S/D Stop Payment	\$25.00

Please contact a MNCPPC Federal Credit Union employee for further information on applicable fees and terms at the Credit Union offices. Rates subject to change without notice.