

**THE DIVIDENDS FOR THE 4<sup>TH</sup> QUARTER ENDING December 31, 2011, ARE AS FOLLOWS:**

Type	Rate	APY*	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 \$200 in your account to obtain the disclosed annual percentage yield.
Regular Share and Holiday Accounts	.12%	.12%	
IRA (Individual Retirement Accounts)	.12%	.12%	

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

LOAN RATES	Limit	Rate APR*	Comments
Signature Loan	Up to \$15,000 (with length of service requirement)	9.99%	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 \$10,000 (with length of service requirement)	10.99%	Line of credit with interest rates less than most credit cards
New Vehicle Loan	Up to \$45,000 100% of vehicle	2.00% for 36 months - (or less) 2.50% for 48 months 3.00% for 60 months 3.25% 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 warranties	3.00% for 36 months - (or less) 3.25% for 48 months 3.50% for 60 months	Term depends on model year. Up to 10 model years old. (2003 or newer) Not to exceed invoice price
Hybrid Vehicles	100% financing available including tax, title, and extended warranties	1.25% for 36 months - (or less) 1.50% for 48 months 2.00% for 60 months	Environmentally friendly electric vehicles. Tax advantages may apply
Share Loans	Up to balance in savings	3.00% over current dividend rate (loan rate currently 3.12%)	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 3.75% through June 30, 2012)	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 \$15,000	14.00%	Based on tenure with your employer

All rates are subject to change and reviewed monthly by the Board of Directors. There is a 1% rate increase without a 10% down payment  
APY\* = Annual Percentage Yield      APR\* = Annual Percentage Rate

**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 .....	\$10.00 /hour (½ hr. min. at \$5.00)
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.....	\$25.00
ACH Return .....	\$25.00
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.