

# Deposit Rates

As of January 1, 2012

(Rates Subject To Change At Any Time)



ACCOUNT	TERM	APY*	RATE	NOTES			
<b>Regular Share Savings</b>	<b>Monthly</b>			The Regular Share Savings account earns the respective tiered rate on the entire average balance in the account during the monthly dividend period.			
	\$ 0.00 – \$ 999.99	0.05%	0.05%				
	\$ 1,000.00 – \$ 4,999.99	0.05%	0.05%				
	\$ 5,000.00 – \$ 9,999.99	0.07%	0.07%				
	\$ 10,000.00 – \$ 24,999.99	0.10%	0.10%				
\$ 25,000.00 and up	0.20%	0.20%					
<b>Special Savings, Summer Reserve, Vacation &amp; Holiday</b>	<b>Monthly</b>			Special Savings, Summer Reserve, Vacation and Holiday accounts earn the respective tiered rate on the entire average balance in the account during the monthly dividend period.			
	\$ 0.00 – \$ 999.99	0.05%	0.05%				
	\$ 1,000.00 – \$ 4,999.99	0.05%	0.05%				
	\$ 5,000.00 – \$ 9,999.99	0.07%	0.07%				
	\$ 10,000.00 – \$ 24,999.99	0.10%	0.10%				
\$ 25,000.00 and up	0.20%	0.20%					
ACCOUNT	TERM	Gold Rates		Silver Rate		Standard Rate	
		APY*	RATE	APY*	RATE	APY*	RATE
<b>Term Share Certificates</b>	3-5 Months	0.35%	0.35%	0.25%	0.25%	0.10%	0.10%
	6-11 Months	0.45%	0.45%	0.35%	0.35%	0.20%	0.20%
	12-17 Months	0.65%	0.65%	0.55%	0.55%	0.40%	0.40%
	18-23 Months	0.85%	0.85%	0.75%	0.75%	0.60%	0.60%
	24-35 Months	1.10%	1.10%	1.00%	1.00%	0.85%	0.85%
	36-47 Months	1.36%	1.35%	1.26%	1.25%	1.10%	1.10%
	48-59 Months	1.61%	1.60%	1.51%	1.50%	1.36%	1.35%
60 Months	1.81%	1.80%	1.71%	1.70%	1.56%	1.55%	
<b>Step-Up 18 (\$500 Min.)</b>	18 Months	0.80%	0.80%	0.70%	0.70%	0.55%	0.55%
<b>Special 7 (\$500 Min.)</b>	7 Months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Maturity in whole months only. APY is for Minimum Term Only.  
 JUMBO CERTIFICATES: (Any certificate with a balance in excess of \$90,000) Ask any Branch Manager for Rates.

ACCOUNT	TERM	NOTES
<b>Monthly Dividend Certificate</b>	Any Term	The interest rate for the Monthly Dividend Certificate is the same as the rate for the various terms stated above. The APY does not apply to this account because the member receives a monthly dividend disbursement.

ACCOUNT	TERM	Gold Rates		Silver Rate		Standard Rate	
		APY*	RATE	APY*	RATE	APY*	RATE
<b>I.R.A. Term Certificate</b> Rates apply to all IRA Plan Types (Regular, Roth & Education)	3-5 Months	0.35%	0.35%	0.25%	0.25%	0.10%	0.10%
	6-11 Months	0.45%	0.45%	0.35%	0.35%	0.20%	0.20%
	12-17 Months	0.65%	0.65%	0.55%	0.55%	0.40%	0.40%
	18-23 Months	0.85%	0.85%	0.75%	0.75%	0.60%	0.60%
	24-35 Months	1.10%	1.10%	1.00%	1.00%	0.85%	0.85%
	36-47 Months	1.36%	1.35%	1.26%	1.25%	1.10%	1.10%
	48-59 Months	1.61%	1.60%	1.51%	1.50%	1.36%	1.35%
60 Months	1.81%	1.80%	1.71%	1.70%	1.56%	1.55%	
<b>Step-Up 18 (\$500 Min.)</b>	18 Months	0.80%	0.80%	0.70%	0.70%	0.55%	0.55%
<b>Special 7 (\$500 Min.)</b>	7 Months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Maturity in whole months only. APY is for Minimum Term Only.  
 JUMBO CERTIFICATES: (Any certificate with a balance in excess of \$90,000) Ask any Branch Manager for Rates.

ACCOUNT	TERM	APY*	RATE	NOTES
<b>I.R.A. Share Savings</b>	Daily	0.25%	0.25%	
<b>Money Market</b>	<b>Monthly</b>			Money Market account earns the respective tiered rate on the entire average balance in the account each day of the monthly dividend period.
	\$ 0.00 – \$ 999.99	0.00%	0.00%	
	\$ 1,000.00 – \$ 4,999.99	0.10%	0.10%	
	\$ 5,000.00 – \$ 9,999.99	0.15%	0.15%	
	\$ 10,000.00 – \$ 24,999.99	0.25%	0.25%	
\$ 25,000.00 and up	0.40%	0.40%		
<b>Checking Account</b>	<b>Monthly</b>			Checking Accounts earns the respective tiered rate on the entire average balance in the account during the monthly dividend period.
	\$ 0.00 – \$ 999.99	0.00%	0.00%	
	\$ 1,000.00 – \$ 4,999.99	0.05%	0.05%	
	\$ 5,000.00 – \$ 9,999.99	0.05%	0.05%	
	\$ 10,000.00 – \$ 24,999.99	0.07%	0.07%	
\$ 25,000.00 and up	0.10%	0.10%		

Please review "Membership Participation Packages" brochure or visit ohioeducu.com for Fee Waivers.  
 Please review Account Disclosures for details.

\* = A.P.Y. is the Annual Percentage Yield

**PLEASE NOTE:** The information provided here is accurate as of the above date and may have changed. To find out what may have changed, contact the Ohio Educational Credit Union at 216-621-6296 or write us at P.O. Box 93079, Cleveland, Ohio 44101-5079. Rates and terms are subject to change without notice. This disclosure is made as an invitation for your inquiries only. It is not meant to be a part of any contract. Please refer to the terms and conditions of your signed contract. Interest rates, dividend rates and/or annual fees are subject to change.

Your deposits are insured to \$250,000 per account.

This institution is not federally insured.

**MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**