

Place
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**METRO Federal Credit Union
2440 E. Rand Road
Arlington Heights IL 60004**



METRO FEDERAL CREDIT UNION
2440 E. Rand Road
Arlington Heights IL 60004
Main (847) 670-0456
Fax (847) 670-0401

BUSINESS HOURS

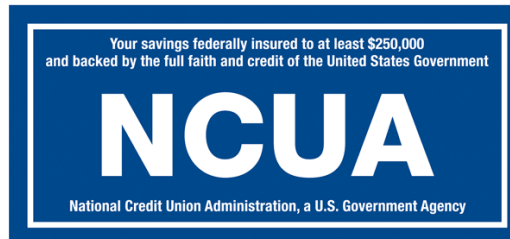
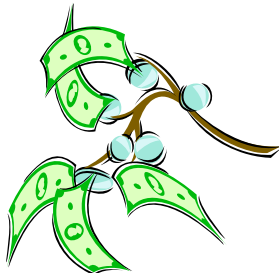
LOBBY

Monday-Friday 8:00am - 6:00pm
Saturday 8:00am - 1:00pm

DRIVE-THRU

Monday-Friday 7:00am - 6:00pm
Saturday 7:00am - 1:00pm

Internet: <http://www.mcu.org>
E-mail: accountservices@mcu.org



CERTIFICATE
APPLICATION



**A minimum deposit of \$2,500 is
required to open a share certificate.**

**Dividends can be transferred to
other Metro Federal Credit Union Checking
or Savings Accounts
each month or reinvested.**

CERTIFICATE RATES

A minimum deposit of \$2,500 is required to open a share certificate. Dividends can be transferred to other Metro Federal Credit Union Checking or Savings Accounts each month or reinvested.

| REGULAR CERTIFICATE RATES <i>EFFECTIVE MAY 1, 2010</i> | | | | |
|--|-----------------|------------------|------------------|------------------|
| Balance Range | 6 Months | 12 Months | 18 Months | 24 Months |
| \$2,500 to \$4,999 | .25% APR | .35% APR | .40% APR | .45% APR |
| | .25% APY | .35% APY | .40% APY | .45% APY |
| \$5,000 to \$9,999 | .35% APR | .55% APR | .60% APR | .65% APR |
| | .35% APY | .55% APY | .60% APY | .65% APY |
| \$10,000 to \$49,999 | .60% APR | .95% APR | 1.00% APR | 1.05% APR |
| | .60% APY | .95% APY | 1.00% APY | 1.05% APY |
| \$50,000 and over | .50% APR | 0.85% APR | .90% APR | .95% APR |
| | .50% APY | 0.85% APY | .90% APY | .95% APY |

| IRA CERTIFICATE RATES <i>EFFECTIVE MAY 1, 2010</i> | | | |
|--|------------------|------------------|------------------|
| Balance Range | 12 Months | 18 Months | 24 Months |
| \$1,000 to \$2,499 | .25% APR | .30% APR | .35% APR |
| | .25% APY | .30% APY | .35% APY |
| \$2,500 to \$4,999 | .35% APR | .40% APR | .45% APR |
| | .35% APY | .40% APY | .45% APY |
| \$5,000 to \$9,999 | .55% APR | .60% APR | .65% APR |
| | .55% APY | .60% APY | .65% APY |
| \$10,000 to \$49,999 | .95% APR | 1.00% APR | 1.05% APR |
| | .95% APY | 1.00% APY | 1.05% APY |
| \$50,000 and over | 0.85% APR | .90% APR | .95% APR |
| | 0.85% APY | .90% APY | .95% APY |



CALL (847) 670-0456 FOR FULL DETAILS

Your savings federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency

APPLICATION FOR A SHARE CERTIFICATE ACCOUNT

Regular Certificate IRA Certificate
All CD Terms except 6 Months

DATE: __/__/__ ACCOUNT#

MEMBERS NAME: SS#

JOINT NAME: SS#

SHARE CERTIFICATE TERMS:

6 Months 12 Months
 18 Months 24 Months

(Minimum Opening Deposit \$1,000 for IRA certificate: \$2,500 for Regular certificates.)

Opening Deposit Amount: _____

Monthly Dividends Disposition:

Add Dividends to the Certificate Balance
 Transfer Dividends to:
 Savings or Checking

Penalty for early withdrawal: 90 days of dividends

Dividends: The Annual Percentage Yield (APY) is subject to change. You must maintain the stated minimum balance to obtain the APY. The stated APY is fixed for the term of the CD and assumes interest remains on deposit until maturity. Interest begins to accrue on the day of deposit for both cash and non-cash (checks) deposits. Dividends are paid monthly, on the last day of the month. Account withdrawals, penalties, or fees may reduce earnings and the stated APY.

Other Requirements: Must maintain \$50.00 on deposit in the Primary Savings Account. IRA's Subject to additional IRS rules and restrictions. IRA's Require an additional account application. Once the share certificate is opened you may not make deposit until the maturity date as stated on the share certificate.

By signing below you agree to be bound by the Certificate Terms and Conditions which will be given or mailed to you, once the Certificate account is established.

X _____
Members Signature

X _____
Joint Member Signature

Beneficiary Designation /Payable on Death (POD)

Name _____

Address _____

City _____ State _____