

TECHNOLOGY CREDIT UNION BUSINESS ACCOUNT RATES AND YIELDS

Effective Date: February 4, 2010

The following dividend rates, yields and minimum balances apply to business accounts. Please refer to the Business Member Handbook for additional account information.

Business Savings (Share) Accounts	\$25.00 minimum balance to open account and maintain account and earn dividends	Balance Tiers:	Dividend	
			Rate:	APY:
		\$25.00-\$2,499.99	0.050%	0.05%
		\$2,500.00 and above	0.050%	0.05%
Business Checking (Share Draft) Accounts	\$100.00 minimum balance to open a business checking account. \$0.01 minimum balance required to earn dividends on Business Interest Checking accounts	Account Types:	Dividend	
			Rate:	APY:
		Basic Checking	No Dividends	
		Interest Checking	0.050%	0.05%
Business Money Market Accounts	\$2,500.00 minimum balance to open account and earn dividends. \$0.01 minimum balance to maintain account	Balance Tiers:	Dividend	
			Rate:	APY:
		\$0.01-\$2,499.99	0.000%	0.00%
		\$2,500.00-\$9,999.99	0.150%	0.15%
		\$10,000.00-\$24,999.99	0.250%	0.25%
		\$25,000.00-\$49,999.99	0.747%	0.75%
		\$50,000.00-\$99,999.99	0.896%	0.90%
		\$100,000.00-\$149,999.99	0.946%	0.95%
		\$150,000.00 and above	0.995%	1.00%
Business Money Market Plus Accounts	\$50,000.00 minimum balance to open account. \$2,500.00 minimum balance to earn dividends. \$0.01 minimum balance to maintain account For balances of \$50,000 and up, receive a boost rate of 0.10% with a TechCU business interest checking account	Balance Tiers:	Dividend	
			Rate:	APY:
		\$0.01-\$2,499.99	0.000%	0.00%
		\$2,500.00-\$9,999.99	0.150%	0.15%
		\$10,000.00-\$24,999.99	0.250%	0.25%
		\$25,000.00-\$49,999.99	0.747%	0.75%
		\$50,000.00-\$99,999.99	0.995%	1.00%
		\$100,000.00-\$149,999.99	0.995%	1.00%
		\$150,000.00 and above	1.094%	1.10%

GENERAL INFORMATION

APY means annual percentage yield. Unless otherwise noted, (a) accounts have variable rates, meaning that the rate can change at any time at the discretion of the Tech CU Board of Directors after the account is opened; (b) Relationship Rewards Bump Rates are not available; and (c) rates are accurate as of the most recent dividend declaration date and subject to change. Certificate rates accurate as of effective date of this disclosure and are subject to change at any time. Call 408-451-9111 or 800-553-0880 for current rates. Fees may reduce earnings on all account types that earn dividends. When a Certificate is opened, the rate is fixed for the term of the Certificate. Early withdrawal penalties apply to Certificates. Early IRA withdrawals may be subject to tax penalty. Ask a Financial Center Consultant for information about federal insurance of accounts with balances in excess of \$250,000.00.

Technology Credit Union accounts are federally insured to at least \$250,000.00 by the National Credit Union Administration, a U.S. Government agency.

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		Terms:	Dividend Rate:	APY:
Business Flextime Certificates	\$1,000.00 minimum balance to open a Certificate Relationship Rewards Rate Bump of 0.25% available on Flextime Certificates (add .25% to APY)	3 to 6 months	0.300%	0.30%
		6 to 9 months	0.549%	0.55%
		9 to 12 months	0.798%	0.80%
		12 to 18 months	0.947%	0.95%
		18 to 24 months	1.145%	1.15%
		2 to 3 years	1.293%	1.30%
		3 to 4 years	1.638%	1.65%
		4 to 5 years	1.981%	2.00%
		5 years	2.471%	2.50%
Business Jumbo Certificates	\$95,000.00 minimum balance to open a Jumbo or IRA Jumbo Certificate. Relationship Rewards Rate Bump of 0.25% available on Jumbo Certificates (add .25% to APY)	14-29 days	0.100%	0.10%
		1 to 2 months	0.150%	0.15%
		2 to 3 months	0.200%	0.20%
		3 to 6 months	0.300%	0.30%
		6 to 9 months	0.549%	0.55%
		9 to 12 months	0.798%	0.80%
		12 to 18 months	0.947%	0.95%
		18 to 24 months	1.145%	1.15%
		2 to 3 years	1.293%	1.30%
		3 to 4 years	1.638%	1.65%
		4 to 5 years	1.981%	2.00%
		5 years	2.471%	2.50%

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