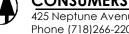
CONSUMERS FEDERAL CREDIT UNION



425 Neptune Avenue, Brooklyn, NY 11224 Phone (718)266-2204 Fax (718) 266-1976

NEW CERTIFICATE PURCHASE RATES AND TERMS

CHECK ONE	TERM	RATE	(APY)	DIVIDEND FREQUENCY
0	1 YEAR	0.70%	0.70%	QUARTERLY
0	2 YEAR	0.85%	0.85%	QUARTERLY
0	3 YEAR	1.00%	1.00%	QUARTERLY
0	4 YEAR	1.05%	1.06%	QUARTERLY
0	5 YEAR	1.15%	1.16%	QUARTERLY

** The minimum deposit requirement to purchase a certificate is \$500.00.

** The penalty for early withdrawal, in whole or part, is 90 days simple interest for one or two year certificates and 180 days for three, four and five year certificates at the certificate rate. Partial and full redemptions for required distributions on IRA's may not be subject to penalties.

<u>DIVIDEND PAYMENT OPTION:</u> (*Please place a check in the appropriate box*)

- Compound the dividend 0
- Transfer the dividend to share or share draft account 0
- Have dividend check mailed to you 0

<u>UPON MATURITY OF CERTIFICATE:</u> (*Please place a check in the appropriate box*)

- Have certificate automatically renew for another term (You will have a ten (10) days grace period 0 to stop the renewal process without penalty)
- Have the matured certificate transfer to your share or share draft account 0
- Have the matured certificate mailed to your home 0

Date:	Member (account#)	Amount: \$
Name:		
Signature(s):		-
Phone Contact #:		

TRUTH & SAVINGS RULES APPLY TO ALL TRANSACTIONS