

JAYHAWK FEDERAL CREDIT UNION

2901 Lakeview Rd
Po Box 887
Lawrence, Kansas 66044

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Jfcu@sbcglobal.net

SUMMARY OF ACCOUNT EFFECTIVE: DECEMBER 31, 2009

See Truth & Savings Disclosure Brochure for further account information.
Dividends are declared by the Board of Directors and may change without notice.

SHARE SAVINGS			
Minimum to open is \$5.00 Minimum daily balance to earn dividend: \$100.00			
Balance	APR	APY	Dividends Paid
\$100.00 and up	1.00%	1.01%	Quarterly**
CLUB ACCOUNTS			
Minimum to open is \$1.00 Minimum daily balance to earn dividend: \$1.00			
Balance	APR	APY	Dividends Paid
\$1.00 and up	1.00%	1.01%	Quarterly**
SHARE DRAFT (CHECKING)			
Minimum to open is \$100.00 Minimum daily balance to earn dividend \$300.00			
APR	APY	Dividends Paid	
0.25%	0.25%	Monthly*	
**Quarterly Dividends are paid the last day of March, June, September, and December. * Monthly dividends are paid the last day of each month.			

SHARE CERTIFICATES			
A Penalty for early withdrawal may apply. Minimum balance to earn dividend: \$500.00			
Term	APR	APY	Dividends Paid
6 Month	1.50%	1.50%	At maturity***
12 Month	1.75%	1.75%	At maturity***
18 Month	2.00%	2.00%	At maturity***
24 Month	2.25%	2.25%	At maturity***
***At maturity dividends are paid the day your CD matures.			

