

INTEREST RATES- BRUNO CREDIT UNION

Effective Date: **January 12, 2010**

Prime: January 21, 2009

3.00%

	Redeemable	Non-redeemable
Regular Savings:	0.00%	
Special Savings:	0.50%	
Plan 24 Savings:	0.50%	
IBC Youth/ Service Clubs	0.50%	
IBC –tiered 0 to 999.99	0.00%	
1,000.00 to 4,999.99	0.00%	
5,000.00 to 9,999.99	0.50%	
10,000.00 & over	1.00%	
 Term Deposits:		
Redeemable		
30 - 59 days:	0.75%	
60 - 89 days:	0.75%	
90 - 179 days:	0.75%	
180 - 269 days:	1.00%	
270 - 364 days:	1.20%	
12 - 17 months:	1.50%*	
18 - 29 months:	1.80%	
30 - 36 months:	2.00%	
48 months:	2.35%*	2.50%*
60 months:	2.60%*	2.75%*
R.R.S.P		
variable:	1.00%	
1 - 9 months:		1.00%
10 - 11 months:		1.25%
12 - 17months:		1.75%*
18 - 29 months:		2.00%*
30 - 36 months:		2.25%
48 months:		2.75%*
60 months:		3.00%*
R.R.I.F.		
variable	1.00%	
12 -17 months		1.75%*
18- 29 months		2.00%*
30- 36 months		2.25%
48 months		2.75%*
60 months		3.00%*

EARLY REDEEMPTION PENALTY: The lesser of 3% of the principal amount of the term deposit or the accrued interest (plus interest already paid in the case of a 2,3,4 or 5 year term deposit).

Interest rates subject to change without notice.