

New York Metro Federal Credit Union

Deposit Rates

The following rates are effective as of February 1, 2012 and are subject to change without notice

Share Certificates of Deposit		Minimum Deposit \$500.00	
Term	Dividend Rate	APY	
3 Months	0.25%	0.250%	
6 Months	0.25%	0.250%	
9 Months	0.25%	0.250%	
1 Year	0.50%	0.501%	
2 Year	0.50%	0.501%	
3 Year	0.75%	0.752%	
5 Year	1.00%	1.005%	
IRA and Roth IRA			
		Minimum Deposit \$500.00	
Term	Dividend Rate	APY	
6 Months	0.25%	0.250%	
9 Months	0.25%	0.250%	
1 Year	0.50%	0.501%	
2 Year	0.50%	0.501%	
3 Year	0.75%	0.752%	
5 Year	1.00%	1.005%	
IRA/Roth IRA Regular Share Account			
Account Balance		Dividend Rate	
\$0.01 to \$99,999.99		0.50%	
\$100,000.00 and above		0.75%	
REGULAR SHARE ACCOUNT			
\$0.00 - \$500		0.00%	
\$501 and over		0.05%	
Money Market Checking Account-Minimum \$500.00 Opening Deposit			
Balance		Dividend Rate	
\$500.00 to \$24,999.99		0.10%	
\$25,000.00 and above		0.20%	
Must maintain balance of \$500.00 in order to earn interest as well as avoid fees. For more details contact a customer service representative.			