

CTECU

P.O. Box 430

Bellaire, TX 77402-0430

Phone (713) 432-6572 or Wilcrest Branch (713) 532-7570 or Downtown Branch (713) 650-3400

**SAVINGS RATES
IN EFFECT 09-01-2010 THRU 09-30-2010**

	<u>MINIMUM BALANCE</u> (to earn dividends)	<u>RATE</u>	<u>APY*</u>
1. REG SHARE ACCT (SAVINGS) (as of last monthly dividend declared for period ending 08/31/10)	\$ 50	0.80%	0.80%
2. IRA SHARES (as of last monthly dividend declared for period ending 08/31/10)	\$ 50	1.50%	1.51%
3. SHARE DRAFT (CHECKING) (as of last monthly dividend declared for period ending 08/31/10)	\$ 300	0.40%	0.40%
4. SHARE CERTIFICATES	*****RATES ARE SUBJECT TO CHANGE WEEKLY*****:		
TERM	<u>MIN BALANCE</u>	<u>SHARE CD's & IRA CD's RATES</u>	<u>APY*</u>
13 WK (3 MOS)	\$ 500	0.85%	0.85%
PREFERRED & JUMBO 13 WK (3 MOS)	\$ 50,000	0.95%	0.95%
26 WK (6 MOS)	\$ 500	1.05%	1.05%
PREFERRED & JUMBO 26 WK (6 MOS)	\$ 50,000	1.10%	1.10%
1 YR (12 MOS)	\$ 500	1.25%	1.25%
PREFERRED & JUMBO 1 YR (12 MOS)	\$ 50,000	1.54%	1.55%
2 1/2 YRS (30 MOS)	\$ 500	1.75%	1.76%
PREFERRED & JUMBO 2 1/2 YRS (30 MOS)	\$ 50,000	1.95%	1.96%
5 YRS (60 MOS)	\$ 500	2.48%	2.50%
PREFERRED & JUMBO 5 YRS (60 MOS)	\$ 50,000	2.77%	2.80%

* ANNUAL PERCENTAGE YIELD (APY) ASSUMES DIVIDEND IS PAID/COMPOUNDED TO CD MONTHLY. PREFERRED CD balance: \$ 50,000 - \$ 99,999 & JUMBO CD balance: \$ 100,000 + PLUS.

SUBSTANTIAL INTEREST PENALTY FOR EARLY WITHDRAWAL

(With the exception of early withdrawal due to death of primary certificate holder.)

3 MONTH CD's HAVE A 45-DAY INTEREST PENALTY.

6 MONTH & 1 YEAR CD's HAVE A 90-DAY INTEREST PENALTY.

2 1/2 YEAR (30 MONTH) CD's HAVE A 6 MONTH INTEREST PENALTY.

5-YEAR (60 MONTH) CD's HAVE A 12-MONTH INTEREST PENALTY.

RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE AT BOARD DISCRETION.

