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(727) 431-7680 or visit
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Schedule of Business Deposit Rates Effective March 16, 2010

BUSINESS DEPOSIT ACCOUNT TYPE

		%Rate	%APY
Performance Savings Min. to open is \$1. No monthly maintenance fee if account (or combined balances of deposit relationship) is \$250 or more. \$10 Monthly if relationship balance is less than \$250.		0.25	0.25
Essential Checking No minimum balance and no monthly maintenance fee. Includes 200 free deposited items, .25¢ per deposited item after 200. Daily Cash Deposits - First \$5,000 FREE and .20¢ per \$100 after that.		N/A	N/A
Performance Interest Checking No minimum to open. \$15 monthly fee if balance is less than \$5,000. Includes 300 free deposited items, .25¢ per deposited item after 300. Daily Cash Deposits - First \$10,000 FREE and .20¢ per \$100 after that.		0.15	0.15
Community Checking (For Club and Association only) No minimum balance and no monthly maintenance fee. Includes 500 free deposited items, .25¢ per deposited item after 500. Daily Cash Deposits - First \$10,000 FREE and .20¢ per \$100 after that.		N/A	N/A
Performance Money Market No minimum to open, but monthly maintenance fee of \$12 if balance is less than \$2,000. Minimum balance to earn dividends is \$2,000.	\$2,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and over	.40 .60 .80 1.00	.40 .60 .80 1.00

BUSINESS PERFORMANCE CERTIFICATE OF DEPOSIT RATES

TERM	Min. Balance	%Rate	%APY	TERM	Min. Balance	%Rate	%APY
6 Months	500	.50	.50	36 Months	500	1.69	1.70
	25,000	.60	.60		25,000	1.79	1.80
	75,000	.70	.70		75,000	1.88	1.90
12 Months	500	.85	.85	48 Months	500	1.79	1.80
	25,000	.95	.95		25,000	1.88	1.90
	75,000	1.045	1.05		75,000	1.98	2.00
18 Months	500	1.00	1.00	60 Months	500	2.47	2.50
	25,000	1.09	1.10		25,000	2.57	2.60
	75,000	1.19	1.20		75,000	2.67	2.70
24 Months	500	1.29	1.30				
	25,000	1.39	1.40				
	75,000	1.49	1.50				

Dividend accruals and posting: Dividends accrue daily and post monthly on all Performance Savings, Performance Interest Checking, Performance Money Market and Performance Certificates of Deposit. Interest on Certificates of Deposit may be compounded to your certificate or withdrawn after the monthly posting. Early principal withdrawal penalty apply on Certificates of Deposit. Dividends and interest paid on a rate frequency of 365 days a year. Rates are variable on Savings, Checking and Money Market accounts are correct at time of printing but subject to change without prior notice. Certificate rates are fixed for the shown terms, are correct at time of printing but subject to change. **Fees** may reduce earnings. The "Schedule of Deposit Rates" is an integral part of the Universal Agreement. You may obtain current information on your account by visiting a branch, calling our Member Service Center at (727) 431-7680 or (800) 593-2274 or visiting our website at www.AchievaCU.com.



Achieva Credit Union is federally insured for at least \$250,000 by the National Credit Union Administration.



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Business VISA Schedule of Rates Effective March 16, 2010

<p>0% APR* for the first 6 Months on all Qualified Purchases</p> <p>*Introductory 0% APR for the first 6 months of account opening applies to qualified purchases only. Qualified purchases are purchases made for merchandise and services and exclude cash advances, gift cards, reloadable cards, transfers to other accounts and purchase of monetary instruments. At the end of the 6 month period, finance charges will start accumulating at your qualified pre-determined APR on all new purchases and any remaining balance on the account. Your qualified APR will be disclosed to you prior to the opening of your account.</p> <p>The APRs shown are correct at time of printing and subject to change. For most recent information, call us at (727) 431-7680 or visit our website at www.AchievaCU.com.</p>	Available APRs	10.9% or 13.9% APR¹	<p>Purchases and cash advances are calculated at the same rate. This account is not eligible for other credit card balance transfers.</p> <p>** There is no Grace Period for Cash Advances. To take advantage of the "Grace Period", you must have paid your balance in full on the prior month billing statement by the "Payment Due Date" and pay the balance in full by the "Payment Due Date" on the current statement showing your new purchases.</p> <p>¹ APR is the Annual Percentage Rate and is based on applicant(s)' credit and risk qualification.</p> <p>² If your payment is five (5) or more days past the "Due Date" a late charge will be added to your Account.</p> <p>³ Over Limit Fee: If you exceed your limit by 10% or more, during a statement cycle, you will incur this fee. The fee will recur for each subsequent statement cycle until your balance, less any fees imposed during the cycle, no longer exceeds your exact credit limit.</p>
	Monthly Periodic Rate	.9083 or 1.1583	
	Grace Period on Purchases**	25 Days	
	Method of Computing Balance	Adjusted Daily Balance	
	Annual Fee	None	
	Minimum Finance Charge	None	
	Cash Advance Fee	3% of advance or transfer to a monthly maximum of \$100	
	Late Fee²	\$35	
	Over Limit Fee³	\$35	
	Inactivity Fee	\$10.00 per cycle if more than 6 consecutive cycles with no activity	

Other Loan Options for your Business

COMMERCIAL PROPERTY LOANS

- Owner-occupied properties
- Income producing properties

ACQUISITION & DEVELOPMENT FINANCING

- New Construction
- Expansion or remodeling

OTHERS

- Line of Credit
- Equipment Loan
- Vehicle Loan
- SBA 504 Loans

Please call one of our business lending professionals at (727) 431-7490 to take the next step.



Achieva Credit Union is an equal opportunity lender and does business in accordance with the Fair Lending Law.