

## PCU Checking Account Promotion Terms & Conditions

**\* Earn 5.00% APY on a 91-Day CD when you open any new PCU Checking account:**

Minimum of \$100 required to open checking. \$500 minimum required to open 91-Day CD; \$10,000 maximum (new or existing money). To earn 5.00% APY, accountholder must sign up for eStatements before 12/31/09; use PCU Cash & Check Card six (6) times between 10/1/09-12/31/09; and have at least one Direct Deposit into PCU Checking account. If the above requirements are not met, accountholder will earn current rate in effect at time of maturity on the 91-Day CD. CD will renew at rates in effect after the initial 91-Day term. The following Annual Percentage Yields (APYs) are effective as of October 1, 2009: Reward Checking \$2,500+ = 0.25% APY, Prestige & Optimum Business Checking \$10,000 - \$20,000 = 0.65% APY, Simply Business Checking \$500+ = 0.50% APY, Choice Checking \$500+ = 0.10% APY. Rates subject to change. Visit [www.postalcu.org](http://www.postalcu.org) for current rates. Penalty may be imposed for early withdrawal. Offer ends 12/31/2009.

**^ Earn up to \$100 when you open any new PCU Checking account:**

Minimum of \$100 required to open checking. Receive \$25 cash up front for new PCU Checking account. Earn an additional \$75 when you meet the following requirements: sign up for eStatements before 12/31/09; use your PCU Cash & Check Card six (6) times between 10/1/09-12/31/09; and have at least one direct deposit into PCU Checking account during the stated period. The following Annual Percentage Yields (APYs) are effective as of October 1, 2009: Reward Checking \$2,500+ = 0.25% APY, Prestige & Optimum Business Checking \$10,000 - \$20,000 = 0.65% APY, Simply Business Checking \$500+ = 0.50% APY, Choice Checking \$500+ = 0.10% APY. PCU reserves the right to debit the account for the value of the incentive if closed within 90 days. Rates subject to change. Visit [www.postalcu.org](http://www.postalcu.org) for current rates. Accountholder responsible for applicable taxes. Additional incentive to be paid at the end of the promotion period. Offer ends 12/31/2009.