SUNSTATE FEDERAL CREDIT UNION

BUSINESS REWARDS RATE SCHEDULE (1)

Published May 16, 2013

Variable Rate Share Account Type (2)	Annual Percentage Yield(APY)	Dividend Rate	Minimum Opening Deposit	Minimum Balance to Earn APY	Compound Period
Following rates are effective for the 2nd quarter, 2013					
BUSINESS SHARES	0.05%	0.05%	$25.00	$100.00	Quarterly
Following rates are effective for the month of May, 2013					
BUSINESS CHECKING	No Dividends Are Earned		$0.00		
PREMIER CHECKING	0.02%	0.02%	$0.00	$100.00	Monthly
Following rates are effective for the week of May 16 - 22, 2013					
BUS MONEY MARKET	0.15%	0.15%	$ 0.00	$ 10,000.00	Daily
	0.20%	0.20%		$ 25,000.00	
	0.25%	0.25%		$ 65,000.00	
	0.35%	0.35%		$100,000.00	
	0.40%	0.40%		$250,000.00	

Fixed Term Share Certificate (3)	Annual Percentage Yield(APY)	Dividend Rate	Minimum Opening Deposit	Minimum Balance to Earn APY	Compound Period
Following rates are effective for the month of May, 2013					
3 MONTH *	0.05%	0.05%	$ 5,000.00	$ 5,000.00	Daily
6 MONTH *	0.15%	0.15%	$ 5,000.00	$ 5,000.00	Daily
12 MONTH *	0.35%	0.35%	$ 5,000.00	$ 5,000.00	Daily

* APY is based on $10,000. Your APY may vary slightly. APY shown is for the highest term offered at rate shown. Refer to the Business Share Certificate Disclosure for details. Jumbo Certificates are available in the amounts of $100,000 or more; see below.

Following rates are effective for the month of May, 2013					
3 MONTH **	0.05%	0.05%	$ 100,000.00	$ 100,000.00	Daily

** APY is based on $100,000. Your APY may vary slightly. APY shown is for highest term offered at rate shown. Refer to the Business Jumbo Certificate Disclosure for details.

(1) These rates apply to non-personal accounts opened after July 1, 2007 including Corporation, Partnership, Limited Liability Company, Sole Proprietorship, and Organizations including churches and non-profit.

(2) RATES MAY VARY AND ARE SUBJECT TO CHANGE. RATES ARE PUBLISHED EACH THURSDAY AND ARE AVAILABLE BY CALLING (352) 381-5200 OR OUTSIDE GAINESVILLE DIAL (877) 786-7828. FEES OR OTHER CONDITIONS MAY REDUCE EARNINGS. SEE SEPARATE FEE SCHEDULE FOR DETAILS.

(3) EARLY WITHDRAWAL PENALTIES MAY APPLY

NCUA **Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.**