SUNSTATE FEDERAL CREDIT UNION

SAVINGS RATE BULLETIN

Published May 12, 2016

Following rates are effective for the 2nd quarter, 2016

Variable Rate Share Account Type	Annual Percentage Yield (APY)	Dividend Rate	Minimum Opening Deposit	Minimum Balance to Earn APY	Compound Period
REGULAR SHARES	0.10%	0.10%	$5.00	$500.00	Quarterly
	0.15%	0.15%		$10,000.00	
SPECIAL	0.10%	0.10%	$0.00	$500.00	Quarterly
	0.15%	0.15%		$10,000.00	
FUTURE ENDEAVORS	0.40%	0.40%	$0.00	$ 5.00	Quarterly
IRA SHARES	0.40%	0.40%	$0.00	$500.00	Quarterly
ROTH IRA	0.40%	0.40%	$0.00	$500.00	Quarterly
HEALTH SAVINGS SHARE	0.40%	0.40%	$0.00	$500.00	Quarterly

Following rates are effective for the month of May, 2016

BASIC CHECKING	No Dividends Are Earned		$0.00		
FREE CHECKING	No Dividends Are Earned		$0.00		
CHECKING WITH INT	0.02%	0.02%	$0.00	$500.00	Monthly

Following rates are effective for the week of May 12 - 18, 2016

MONEY MARKET	0.10%	0.10%	$0.00	$10,000.00	Daily
	0.15%	0.15%		$25,000.00	
	0.25%	0.25%		$65,000.00	
	0.35%	0.35%		$100,000.00	
	0.45%	0.45%		$250,000.00	

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.

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

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Fixed-Rate Term Share Certificate (1)	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, 2016					
6 MONTH *	0.15%	0.15%	$1,000.00	$1,000.00	Daily
12 MONTH *	0.45%	0.45%	$1,000.00	$1,000.00	Daily
24 MONTH *	0.80%	0.80%	$1,000.00	$1,000.00	Daily
36 MONTH *	1.06%	1.05%	$1,000.00	$1,000.00	Daily
48 MONTH *	1.11%	1.10%	$1,000.00	$1,000.00	Daily
24-MONTH SUNSTEP **	0.80%	0.80%	$1,000.00	$1,000.00	Daily
36-MONTH SUNSTEP **	1.06%	1.05%	$1,000.00	$1,000.00	Daily

*APY is based on $10,000. Your APY may vary slightly. APY shown is for highest term offered at rate shown. Refer to the Certificate Truth-in-Savings Disclosure for details.

**** The SunStep Share Certificate Option:** You have the option during each term of this type of share certificate to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering on any other share certificate of equal term to maturity as the original term of this share certificate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this share certificate will remain the same as originally scheduled. You may exercise this option once during each term (the original term and each renewal term). APY is based on $10,000. Your APY may vary slightly. APY shown is for highest term offered at rate shown. Refer to the Certificate Truth-in-Savings Disclosure for details.

Fixed-Rate Term Jumbo Share Certificate (1)	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, 2016					
6 MONTH ***	0.25%	0.25%	$50,000.00	$50,000.00	Daily
12 MONTH ***	0.60%	0.60%	$50,000.00	$50,000.00	Daily
24 MONTH ***	1.06%	1.05%	$50,000.00	$50,000.00	Daily

*** APY is based on $50,000. Your APY may vary slightly. APY shown is for highest term offered at rate shown. Refer to the Certificate Truth-in-Savings Disclosure for details.

(1) EARLY WITHDRAWAL PENALTIES MAY APPLY. TRADITIONAL OR ROTH IRA FUNDS MAY BE PLACED IN ANY CERTIFICATE.

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