



**Farmers Insurance Group
Federal Credit Union**

CURRENT RATES

as of May 13, 2008

Savings Accounts

	Rate	APY
Membership Savings	1.00%	1.01%
Club Accounts	1.50%	1.51%
Money Market Plus		
Tier 1 (up to \$999.99)	1.00%	1.01%
Tier 2 (\$1,000 - \$9,999.99)	1.98%	2.00%
Tier 3 (\$10,000 - \$24,999.99)	2.23%	2.25%
Tier 4 (\$25,000 - \$49,999.99)	2.47%	2.50%
Tier 5 (\$50,000+)	2.96%	3.00%

Checking Accounts

	Rate	APY
Infinity Plus Checking (\$8)	0.65%	0.65%
Foundation Checking (\$9)		
Tier 1 (up to \$2,499)	0.30%	0.30%
Tier 2 (over \$ 2,500)	0.65%	0.65%

Share and IRA Certificate Rates	\$1,000 minimum		\$100,000 minimum	
	Rate	APY	Rate	APY
3 months**	2.52%	2.55%	2.77%	2.80%
6 months**	2.77%	2.80%	3.02%	3.06%
12 months	2.96%	3.00%	3.21%	3.26%
24 months	3.06%	3.10%	3.31%	3.36%
36 months	3.25%	3.30%	3.50%	3.56%
48 months	3.35%	3.40%	3.60%	3.66%
60 months	3.49%	3.55%	3.74%	3.80%

IRA	Rate	APY
Variable Rate IRA	2.47%	2.50%

Other Savings	Rate	APY
Health Savings Account	2.47%	2.50%
Online Savings Account†	2.47%	2.50%

EXTRA BONUS

Members over age 55 also receive additional basis points-one for each year over the age of 55! For example, if you're currently 65 years old, we'll add 10 basis points to your certificate rate at the time of opening. This means the current three year certificate rate of 3.25% will be adjusted to 3.35%!

Compare our 12 month Certificate Rate!

	APY+
FIGFCU	3.00%
Wells Fargo (Los Angeles, CA)	1.45%
Chase (Austin, TX)	1.75%
Fifth Third (Aurora, IL)	1.13%

*APY = Annual Percentage Yield. Rates current as of 5/12/08 and subject to change. Rates are based on a minimum deposit of \$1,000, except Wells Fargo rate, which is based on a minimum deposit of \$2,500. Rate survey taken from www.wellsfargo.com, www.chase.com and www.53.com.

For additional information visit: www.figfcu.com

Share accounts are federally insured to \$100,000, retirement accounts up to \$250,000, by the NCUA, National Credit Union Administration, a federal government agency. An additional \$100,000 of coverage on share certificates and \$250,000 on IRA certificates is provided through American Share Insurance (ASI), a private Credit Union insurer, at no additional direct cost to our members.

*APY = Annual Percentage Yield. Rates current as of May 1, 2008. All rates except certificate rates are subject to change retroactively to the beginning of the month, as determined at the monthly Board of Directors meeting. Certificate rates subject to change at anytime and may be subject to substantial penalties for early withdrawal. Extra bonus rates apply only to certificate accounts.

** Not available for IRA Certificates.

† Branch and call center access are not available with the Online Savings Account.

