

E. Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

— Serving the Johns Hopkins community since 1971 —



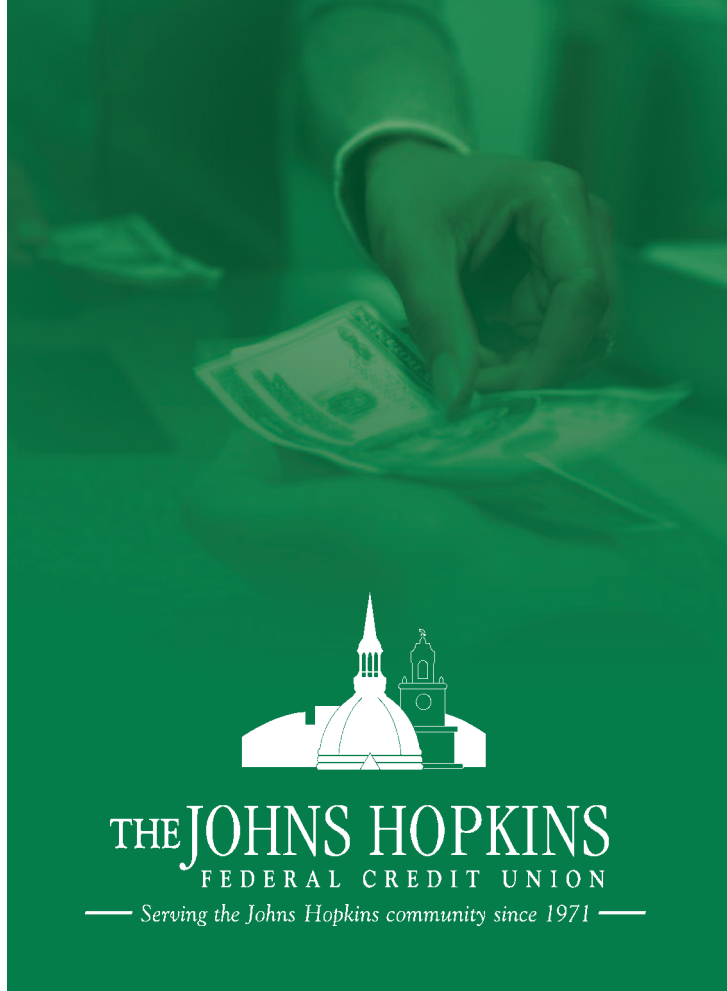
Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



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MONEY MARKET HIGH-YIELD ACCOUNTS



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

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Money Market Account

The Johns Hopkins Federal Credit Union's Money Market account is an excellent choice for high-yield savings in a federally insured account. It also provides you with access to your money, if needed, since the account has no term limit. Other benefits of JHFCU's Money Market account include:

- ▶ A dividend rate generally higher than other banks' Money Market accounts
- ▶ Payroll deduction ability for convenient saving
- ▶ Federal insurance by the National Credit Union Administration
- ▶ Three rate tiers with progressively higher rates
- ▶ Internet and phone access for transfers and withdrawals (within Reg D limits)*

The minimum balance to open and maintain a regular Money Market account and earn the annual percentage yield (APY) is \$10,000.** If your balance falls below the minimum, you can still earn dividends at our competitive Share Draft Checking rates. You can also earn higher yields for balances of \$25,000 and \$100,000 or more.

JHFCU also offers a Prime Money Market account for those wanting a more variable rate. The rate for this account is tied to Prime, minus a margin, and the minimum balance required to earn the APY is \$7,500.***

For current rates, log onto www.jhfcu.org or call 410-534-4500 (1-800-JHFCU-70 if outside the Baltimore metro area).

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To open a Money Market account, just fill out the application below and return it with a minimum-deposit check payable to the Johns Hopkins Federal Credit Union. You can also electronically transfer money from another JHFCU account or from an account at another financial institution via the Automated Clearing House system.

JOHNS HOPKINS FEDERAL CREDIT UNION MONEY MARKET ACCOUNT APPLICATION

Please open a Johns Hopkins Federal Credit Union Money Market account associated with the account number listed below. By signing below, I agree to the conditions of the account as set forth by the Johns Hopkins Federal Credit Union and as described in the Program Disclosures and Schedule of Fees. I have enclosed a check for the minimum balance amount, or I have provided information for you to transfer money from my JHFCU account or debit an account at another institution through the Automated Clearing House system. I understand that my Money Market ownership will be the same as for my Share Savings account.

Name _____ Account Number _____

Joint Owner _____ Social Security Number _____

Address _____ Daytime Phone Number _____

Regular Money Market account Prime Money Market account

Check enclosed. Amount: \$ _____

Transfer \$ _____ from my JHFCU checking savings account number _____

Debit another checking savings account at _____ for \$ _____

The routing number is _____ and my account number is _____

The name(s) listed on the account are _____

Signature _____ Date _____

FOR CU USE ONLY: Disclosures given to member _____ (date) Initials of employee _____
 Disclosures mailed to member _____ (date) Date _____

*Regulation D, as set forth by the Federal Reserve Board, limits you to no more than six electronic withdrawals or transfers a month

**For current rates, call us or visit www.jhfcu.org. Rates are variable and subject to change.

***Rate is based on the Prime Rate (as published in the Wall Street Journal on the 25th of the previous month), minus a margin, and is adjusted monthly.