

Consumer Deposit Rate Sheet

Federally Insured by NCUA

	Dividend Rate	APY*		Dividend Rate	APY*
Dividend Checking (\$50 or more)	0.05%	0.05%	Primary Savings (\$50 or more)	0.05%	0.05%
Ultra Performance Checking			Special Savings (\$50 or more)	0.05%	0.05%
Under \$2,500	0.00%	0.00%	Smart Savings (\$1,000 or more)	0.05%	0.05%
\$2,500 - \$9,999	0.05%	0.05%	Money Market Savings		
\$10,000 - \$24,999	0.05%	0.05%	Under \$2,500	0.00%	0.00%
\$25,000 - \$49,999	0.05%	0.05%	\$2,500 - \$9,999	0.05%	0.05%
\$50,000 - \$89,999	0.05%	0.05%	\$10,000 - \$24,999	0.05%	0.05%
\$90,000 - \$499,999	0.05%	0.05%	\$25,000 - \$49,999	0.05%	0.05%
\$500,000 and above	0.05%	0.05%	\$50,000 - \$89,999	0.05%	0.05%
Extra Value Checking			\$90,000 - \$499,999	0.05%	0.05%
(\$25 or more)	0.00%	0.00%	\$500,000 and above	0.05%	0.05%
Free Checking w/ eStatements			Money Market Index		
(\$25 or more)	0.00%	0.00%	Under \$2,500	0.00%	0.00%
Holiday Saver Certificate			\$2,500 - \$24,999	0.05%	0.05%
(\$50 or more)	0.50%	0.50%	\$25,000 and above	0.05%	0.05%
Youth Certificate (\$100 or more)	0.20%	0.20%	IRA Savings (\$50 or more)	0.05%	0.05%
Summer Certificate (\$50 or more)	0.50%	0.50%			

Certificates	\$1,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above	
	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
3 Month	0.10%	0.10%	0.20%	0.20%	0.25%	0.25%	0.25%	0.25%
6 Month	0.20%	0.20%	0.30%	0.30%	0.35%	0.35%	0.35%	0.35%
12 Month	0.30%	0.30%	0.40%	0.40%	0.45%	0.45%	0.45%	0.45%
18 Month Bump	0.39%	0.40%	0.49%	0.50%	0.54%	0.55%	0.54%	0.55%
24 Month	0.50%	0.50%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%
36 Month	0.65%	0.65%	0.75%	0.75%	0.80%	0.80%	0.80%	0.80%
48 Month	0.75%	0.75%	2.47%	2.50%	2.47%	2.50%	2.47%	2.50%
60 Month	1.00%	1.00%	2.62%	2.65%	2.62%	2.65%	2.62%	2.65%
IRA Certificates								
3 Month	0.10%	0.10%	0.20%	0.20%	0.25%	0.25%	0.25%	0.25%
6 Month	0.20%	0.20%	0.30%	0.30%	0.35%	0.35%	0.35%	0.35%
12 Month	0.30%	0.30%	0.40%	0.40%	0.45%	0.45%	0.45%	0.45%
18 Month Bump	0.39%	0.40%	0.49%	0.50%	0.54%	0.55%	0.54%	0.55%
24 Month	0.50%	0.50%	0.60%	0.60%	0.65%	0.65%	0.65%	0.65%
36 Month	0.65%	0.65%	0.75%	0.75%	0.80%	0.80%	0.80%	0.80%
48 Month	0.75%	0.75%	2.47%	2.50%	2.47%	2.50%	2.47%	2.50%
60 Month	1.00%	1.00%	2.62%	2.65%	2.62%	2.65%	2.62%	2.65%

Promo Certificates	\$1,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above	
	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
8 Month Liquid**	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%

15 Month	\$1,000 - \$9,999		\$20,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above	
	NA	NA	3.93%	4.00%	3.93%	4.00%	3.93%	4.00%

Celebration Certificate***	\$500-\$3,000	
	9.11%	9.50%

*APY = Annual Percentage Yield. Fees may reduce earnings. Early withdrawal penalties may be imposed. Rates and terms subject to change.

**Discontinued.

***Restrictions apply. Contact the credit union for details.

PAYMENT OF DIVIDENDS: The frequency and conditions upon which dividends are paid on all accounts are in accordance with the bylaws of this credit union, California law, and the Truth-in-Savings Act and Regulations. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. For all dividend-bearing accounts, dividends will be compounded monthly and will be credited monthly. The dividend period is monthly; for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is January 31. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account if deposited before the close of business.

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