

Consumer Deposit Rate Sheet

Federally Insured by NCUA

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

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	\$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	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%
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%

Other Certificates	\$50 or more		\$100 or more	
	Dividend Rate	APY*	Dividend Rate	APY*
Holiday Saver	0.50%	0.50%	Youth Certificate	0.20%
Summer Certificate	0.50%	0.50%		0.20%

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	3.45%	3.50%	3.45%	3.50%	3.45%	3.50%		
	\$20,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above			
	3.45%	3.50%	3.45%	3.50%	3.45%	3.50%		
	\$500 - \$3,000							
Celebration Certificate**	9.11%	9.50%						
	\$500 - \$5,000							
Take 5**	4.89%	5.00%						

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

**Restrictions apply. Contact the credit union for details. New Accounts Only. Promos cannot be combined.

PAYMENT OF DIVIDENDS: The frequency and conditions upon which dividends are paid on all accounts are following 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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