

To open a deposit account call (800) 334-8788 or visit our website.

## SHARE SAVINGS AND CHECKING ACCOUNTS

Effective 08/10/2020

|                   | Balance                  | Rate  | APY*  |                                  | Balance               | Rate  | APY*  |  |
|-------------------|--------------------------|-------|-------|----------------------------------|-----------------------|-------|-------|--|
| Share Savings     | \$0.00 - \$99.99         | 0.00% | 0.00% | Option Checking                  | \$0.00 - \$9,999.99   | 0.00% | 0.00% |  |
|                   | \$100.00+                | 0.05% | 0.05% |                                  | \$10,000.00+          | 0.05% | 0.00% |  |
| Personal Checking | \$0.00 - \$9,999.99      | 0.00% | 0.00% | Student Savings                  | \$0.01+               | 0.05% | 0.05% |  |
|                   | \$10,000.00+             | 0.05% | 0.05% |                                  |                       |       |       |  |
| Educator Checking | \$0.00 - \$9,999.99      | 0.00% | 0.00% | Summer Savings                   | \$0.00 - \$99.99      | 0.00% | 0.00% |  |
|                   | \$10,000.00+             | 0.05% | 0.05% |                                  | \$100.00+             | 0.10% | 0.10% |  |
| HSA Accounts      | \$0.00 - \$49.99         | 0.00% | 0.00% | IRA Share Savings <sup>1,2</sup> | \$50.00 - \$49,999.99 | 0.10% | 0.10% |  |
|                   | \$50.00 - \$2,499.99     | 0.10% | 0.10% |                                  | \$50,000.00+          | 0.15% | 0.15% |  |
|                   | \$2,500.00 - \$4,999.99  | 0.10% | 0.10% |                                  |                       |       |       |  |
|                   | \$5,000.00 - \$24,999.99 | 0.10% | 0.10% |                                  |                       |       |       |  |
|                   | \$25,000.00+             | 0.20% | 0.20% |                                  |                       |       |       |  |

## MONEY MARKET ACCOUNTS

Effective 08/10/2020

| Balance                   |       | Balance                     |       | Balance                 |       |
|---------------------------|-------|-----------------------------|-------|-------------------------|-------|
| \$0.00 - \$2,499.99       |       | \$2,500.00 - \$9,999.99     |       | \$10,000.00 - 49,999.99 |       |
| RATE                      | APY*  | RATE                        | APY*  | RATE                    | APY*  |
| 0.05%                     | 0.05% | 0.15%                       | 0.15% | 0.20%                   | 0.20% |
| Balance                   |       | Balance                     |       | Balance                 |       |
| \$50,000.00 - \$99,999.99 |       | \$100,000.00 - \$499,999.99 |       | \$500,000.00 +          |       |
| RATE                      | APY*  | RATE                        | APY*  | RATE                    | APY*  |
| 0.25%                     | 0.25% | 0.30%                       | 0.30% | 0.30%                   | 0.30% |

## REGULAR AND IRA<sup>1</sup> SHARE CERTIFICATES

Effective 08/10/2020

Min. Opening Deposit: \$1,000

|           | Balance                 |       | Balance                   |       | Balance        |       |
|-----------|-------------------------|-------|---------------------------|-------|----------------|-------|
|           | \$1,000.00 - \$9,999.99 |       | \$10,000.00 - \$99,999.99 |       | \$100,000.00 + |       |
|           | RATE                    | APY*  | RATE                      | APY*  | RATE           | APY*  |
| 3 Months  | 0.40%                   | 0.40% | 0.40%                     | 0.40% | 0.40%          | 0.40% |
| 6 Months  | 0.50%                   | 0.50% | 0.50%                     | 0.50% | 0.50%          | 0.50% |
| 12 Months | 0.70%                   | 0.70% | 0.70%                     | 0.70% | 0.70%          | 0.70% |
| 18 Months | 0.80%                   | 0.80% | 0.80%                     | 0.80% | 0.80%          | 0.80% |
| 24 Months | 1.00%                   | 1.01% | 1.00%                     | 1.01% | 1.00%          | 1.01% |
| 36 Months | 1.10%                   | 1.11% | 1.10%                     | 1.11% | 1.10%          | 1.11% |
| 60 Months | 1.30%                   | 1.31% | 1.30%                     | 1.31% | 1.30%          | 1.31% |

## SAVER CERTIFICATE

Effective 08/10/2020

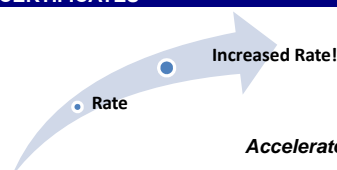
|           | RATE  | APY*  |
|-----------|-------|-------|
| 36 Months | 0.75% | 0.75% |

**\$25 minimum deposit, \$50 minimum monthly deposit required**

## SHARE AND IRA<sup>1</sup> ACCELERATOR CERTIFICATES

Effective 08/10/2020

Min. Opening Deposit: \$10,000



|           | \$10,000.00 + |       |
|-----------|---------------|-------|
|           | RATE          | APY*  |
| 25 Months | 0.90%         | 0.90% |

**Accelerator<sup>1</sup> - 25-month Certificate - One Rate "acceleration" per term!**

\* APY = Annual Percentage Yield, accurate as of the last dividend declaration date.

<sup>1</sup> IRA funds are insured separately from other deposits.

<sup>2</sup> \$50 minimum to open, earn APY\*, maintain account, and avoid annual minimum balance fee.

Penalty for early withdrawal on Share Certificates.

Rates are subject to change after the account is opened.

Fees may reduce earnings.

Share Savings and Summer Savings Account Disclosure: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are paid, you will not receive the accrued dividends. The dividend declaration date is the last day of the dividend period. You must maintain a minimum daily balance of \$100 in your account each day to avoid a service fee. If, during any statement period, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$2.50 for that statement period. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield (APY). Minor accounts and zero-balance accounts are exempt from minimum balance requirements. Reg D limits the number of withdrawals that can be made from these accounts each month.

Money Market Account Disclosure: The dividend rate and annual percentage yield is subject to change as determined by the Credit Union Board of Directors. Balance Computation Method – Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Compounding and Crediting – Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are paid, you will not receive the accrued dividends. For this account type, 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 is the last day of the dividend period, and for the example above is January 31. Accrual of Dividends – Dividends will begin to accrue no later than the business day on which we receive credit for non-cash items, such as checks.

MINIMUM BALANCE REQUIREMENTS: The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to avoid a service fee. If, during statement period, you may not make more than six withdrawals or transfers to your other CCU accounts or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union.

Share and IRA Accelerator Certificates:

<sup>t</sup> Dividend rates and annual percentage yields change as determined by the Credit Union Board of Directors. The Accelerator share certificate allows one change to the rate during its term to the current 25-month Accelerator certificate rate available at the time of change. Subject to change without notice, substantial earlier closure fees may apply. Minimum \$10,000 opening deposit, balance must be maintained for the entire term. Dividends are paid monthly. Consult a California Credit Union Employee.

Saver Certificate

Requires deposits of \$50 per calendar month with no withdrawals to earn stated dividend rate.