

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

**SHARE SAVINGS AND CHECKING ACCOUNTS<sup>1</sup>**

10/31/2022

	Balance	Dividend Rate	APY*		Balance	Dividend 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%	0.05%	
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 Savings / HSA Checking	\$0.00 - \$49.99	0.00%	0.00%	IRA Savings <sup>2,3</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 SAVINGS<sup>1,4</sup>**

10/31/2022

Balance	Dividend Rate	APY*	Balance	Dividend Rate	APY*	Balance	Dividend Rate	APY*
\$0.01 - \$2,499.99	0.05%	0.05%	\$2,500.00 - \$9,999.99	0.15%	0.15%	\$10,000.00 - 49,999.99	0.20%	0.20%
\$50,000.00 - \$99,999.99	0.25%	0.25%	\$100,000.00 - \$499,999.99	0.30%	0.30%	\$500,000.00 +	0.30%	0.30%

**REGULAR AND IRA<sup>2</sup> SHARE CERTIFICATES**

10/31/2022

Min. Opening Deposit: \$1,000

	Balance \$1,000.00 - \$9,999.99		Balance \$10,000.00 - \$99,999.99		Balance \$100,000.00 +	
	DIVIDEND RATE	APY*	DIVIDEND RATE	APY*	DIVIDEND RATE	APY*
3 Months	1.10%	1.11%	1.10%	1.11%	1.10%	1.11%
6 Months	1.60%	1.61%	1.60%	1.61%	1.60%	1.61%
12 Months	3.05%	3.10%	3.05%	3.10%	3.05%	3.10%
18 Months	2.35%	2.38%	2.35%	2.38%	2.35%	2.38%
24 Months	2.35%	2.38%	2.35%	2.38%	2.35%	2.38%
36 Months	2.75%	2.79%	2.75%	2.79%	2.75%	2.79%
60 Months	2.85%	2.89%	2.85%	2.89%	2.85%	2.89%

**SAVER CERTIFICATE**

10/31/2022

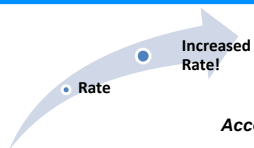
DIVIDEND RATE	APY*	
36 Months	2.75%	2.79%

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

**SHARE AND IRA<sup>2</sup> ACCELERATOR CERTIFICATES**

10/31/2022

Min. Opening Deposit: \$10,000



	DIVIDEND RATE	APY*
25 Months	2.25%	2.28%

**Accelerator<sup>5</sup> - 25-month Certificate - One Rate "acceleration" per term!**

**Disclaimer:**

\*APY = Annual Percentage Yield, accurate as of the last dividend declaration date.  
Penalty for early withdrawal on Share Certificates. Fees may reduce earnings.

<sup>1</sup> Rates are subject to change after the account is opened.

<sup>2</sup> IRA funds are insured separately from other deposits.

<sup>3</sup> \$50 minimum to open, earn APY\*, maintain account, and avoid annual minimum balance fee.

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.

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.

<sup>4</sup> 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.

Share and IRA Accelerator Certificates:

<sup>5</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.