California
CREDIT UNION

9-Month Certificate
Truth-in-Savings Disclosure

	Minimum Deposit	Dividend Rate	APY (Annual Percentage Yield)
9-Month Certificate	**$1,000.00**	**3.92%**	**4.00%**

GENERAL TERMS

This disclosure and agreement is your copy of the terms and conditions applicable to your Certificate account at California Credit Union (CCU). Please keep this with your permanent records, together with any amendments (modifications, deletions or additions), we may make in the future. In this agreement and disclosure, "we," "us," "our," and "Credit Union" mean California Federal Credit Union operating as California Credit Union (CCU). The words "you," "your" and "yours" mean you the member, joint owner, or other signer, as well as anyone you permit to access your account.

DIVIDENDS & BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a daily periodic rate to the daily balance in the account each day. Dividends will be compounded daily. Dividends will begin to accrue no later than the business day on which we receive credit for non-cash items, such as checks.

Unless withdrawn, dividends are compounded daily and paid to your account(s) on the calendar day anniversary of the calendar day you fund the certificate. For example, if you opened and funded your certificate on February 14, your dividends will be paid to you on the 14th of each succeeding month for the term of your certificate and at maturity.

Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account. For payments by Credit Union check to you, the dividend amount must be at least $25.

Credited dividends of $10 or more are reported to the Internal Revenue Service and the Franchise Tax Board.

If the Certificate Account is closed before dividends are credited, dividends accrued through the prior business day will be paid, subject to any early withdrawal penalty.

RATE INFORMATION

The Dividend Rate and the Annual Percentage Yield (APY) on your account appears above. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

CERTIFICATE MATURITY

This certificate will automatically renew at maturity into a 6-month term certificate. If automatically renewed, all funds in a Share Certificate Account as of the renewal date are considered to be principal. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the 10-day grace period). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in an account or mailed to you if do not have another account at the Credit Union.

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MINIMUM BALANCE REQUIREMENTS

The minimum balance that is required to open this account is $1,000 and must come from funds not on deposit at CCU. You must maintain a minimum daily balance of $1,000 in your account each day to obtain the disclosed annual percentage yield.

TRANSACTION LIMITATIONS

You can only withdraw dividends credited in the term before maturity without penalty. You can withdraw dividends anytime during the term after they are credited to your account. This dividend withdrawal limitation does not apply if the certificate account you open does not allow withdrawal of dividends before maturity or if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.

EARLY WITHDRAWAL PENALTIES

We may impose a penalty if you withdraw any of the principal before the maturity date. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty that will be assessed for early withdrawal is 90 days dividends.

The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends to cover the penalty, or if the dividend has already been paid, the penalty will be deducted from the principal.

At our option, we may allow full withdrawal before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven days after establishment or the owner becomes legally disabled.

For any account that earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the beginning of the term.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

FEES & CHARGES

The account is subject to fees as detailed in the Fees and Charges schedule available online at ccu.com or at any of our branch offices.

SHARE INSURANCE

Your accounts at California Credit Union are federally insured by the National Credit Union Administration, an agency of the federal government, to the legal maximum of $250,000. Individual Retirement Accounts (IRAs) are insured separately up to $250,000 from your other deposits at California Credit Union.