California CREDIT UNION

Dividend Share Rates

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

SHARE SAVINGS AND CHECKING ACCOUNTS[1] — 11/2/2026

	Balance	Dividend Rate	APY*
Share Savings	$0.00 - $99.99	0.00%	0.00%
	$100.00+	0.05%	0.05%
Personal Checking	$0.00 - $9,999.99	0.00%	0.00%
	$10,000.00+	0.05%	0.05%
Educator Checking	$0.00 - $9,999.99	0.00%	0.00%
	$10,000.00+	0.05%	0.05%
HSA Savings / HSA Checking	$0.00 - $49.99	0.00%	0.00%
	$50.00 - $2,499.99	0.10%	0.10%
	$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%

	Balance	Dividend Rate	APY*
Option Checking	$0.00 - $9,999.99	0.00%	0.00%
	$10,000.00+	0.05%	0.05%
Student Savings	$0.01+	0.05%	0.05%
IRA Savings[2,3]	$50.00 - $49,999.99	0.10%	0.10%
	$50,000.00+	0.15%	0.15%

MONEY MARKET SAVINGS[1,4] — 11/2/2026

Balance	DIVIDEND RATE	APY*
$0.01 - $2,499.99	0.05%	0.05%
$2,500.00 - $9,999.99	0.55%	0.55%
$10,000.00 - 49,999.99	0.75%	0.75%
$50,000.00 - $99,999.99	0.75%	0.75%
$100,000.00 - $499,999.99	0.75%	0.75%
$500,000.00 +	0.75%	0.75%

REGULAR AND IRA[2] SHARE CERTIFICATES — 11/2/2026

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	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%
6 Months	3.69%	3.75%	3.69%	3.75%	3.69%	3.75%
12 Months	3.69%	3.75%	3.69%	3.75%	3.69%	3.75%
18 Months	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%
24 Months	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%
36 Months	3.10%	3.15%	3.10%	3.15%	3.10%	3.15%
60 Months	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%

SAVER CERTIFICATE — 11/2/2026

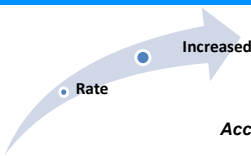
	DIVIDEND RATE	APY*	
36 Months	3.10%	3.15%	***$25 minimum deposit, $50 minimum monthly deposit required***

PROMOTIONAL OFFER: 13-MONTH CERTIFICATE — 11/2/2026

	DIVIDEND RATE	APY*	
13 Months	4.40%	4.50%	***New Money Only[6], $1,000 minimum deposit***

SHARE AND IRA[2,5] ACCELERATOR CERTIFICATES — 11/2/2026

Min. Opening Deposit: $10,000



	$10,000.00 +	
	DIVIDEND RATE	APY*
25 Months	3.10%	3.15%

Accelerator[5] - 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.
[1] Rates are subject to change after the account is opened.
[2] IRA funds are insured separately from other deposits.
[3] $50 minimum to open, earn APY, maintain account, and avoid annual minimum balance fee.*

Share Savings and Summer Savings Account Disclosure: *Dividends are calculated using the daily balance method that applies a daily periodic rate to the daily balance each day during the month above a specified minimum threshold. Dividends begin to accrue on the business day of deposit and shall continue to accrue until the day funds are withdrawn. Dividends are compounded monthly and paid to your account(s) after the close of business on the last day of each calendar 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.*

[4] 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:

[5] 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.

Promotional Offer: 13-Month Certificate

[6] Requires "new money" or a transfer of funds from a financial institution other than California Credit Union or North Island Cr

NCUA
Federally Insured by NCUA