California
CREDIT UNION

Exclusive Money Market Savings
Truth-in-Savings Disclosure

BALANCE	DIVIDEND RATE	APY (ANNUAL PERCENTAGE YIELD)
$0.00 - $2,499.99	**0.05%**	**0.05%**
$2,500.00 - $9,999.99	**0.55%**	**0.55%**
$10,000.00 - $24,999.99	**0.75%**	**0.75%**
$25,000.00 - $99,999.99	**0.80%**	**0.80%**
$100,000.00 - $249,999.99	**0.80%**	**0.80%**
$250,000.00 +	**0.80%**	**0.80%**

GENERAL TERMS

This disclosure and agreement is your copy of the terms and conditions applicable to your Exclusive Money Market Savings at California Credit Union. 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 Credit Union. 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

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 Dividends begin to accrue on the business day of deposit and shall continue to accrue until the day funds are withdrawn.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. 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. Credited dividends of $10 or more are reported to the Internal Revenue Service and the Franchise Tax Board.

RATE INFORMATION

The Dividend Rate and the Annual Percentage Yield (APY) on your account(s) are included above with this disclosure. The Board of Directors determines the Dividend Rate and the APY at its sole discretion based on market conditions and other business factors.

These accounts pay variable dividend rates that may be adjusted at our discretion. Rates may change as often as daily without notice to you. There is no limitation on the amount the rate may change. The rates and yields in effect during the statement cycle will appear on your statement.

Your account may change to a Money Market Savings when the above promotional rate expires. See our Personal Account Agreement & Disclosure for applicable terms. You will find the current rate of the Money Market Savings account in our Rate schedule or you can call us at 800-334-8788 for current rates.

MINIMUM BALANCE REQUIREMENTS

There is no minimum balance to open this account. This account is only for members with a Premium Money Market Account after the promotional rate expires. You must maintain a minimum daily balance of $.01 in your account each day to obtain the disclosed Annual Percentage Yield.

You must maintain a minimum daily balance of $2,500 in your account to avoid a service fee. If, on any day of the month, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of $5 each month that your balance falls below $2,500.