California CREDIT UNION

Dividend Share Rates
Business Services for Schools

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%**
Basic Business Checking	$0.00+	**0.00%**	**0.00%**
$200 minimum required to open			
School Premium Business Checking	$0.00 - $24,999.99	**0.00%**	**0.00%**
$200 minimum required to open	$25,000.00 - $49,999.99	**0.00%**	**0.00%**
	$50,000.00+	**0.05%**	**0.05%**
Business Analysis Checking	Earnings Credit:	**2.59%**	

MONEY MARKET SAVINGS[1,2] — 11/2/2026

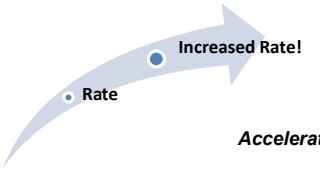
Balance $0.01 - $2,499.99		Balance $2,500.00 - $9,999.99		Balance $10,000.00 - 49,999.99	
DIVIDEND RATE	*APY**	*DIVIDEND RATE*	*APY**	*DIVIDEND RATE*	*APY**
0.05%	**0.05%**	**0.55%**	**0.55%**	**0.75%**	**0.75%**

Balance $50,000.00 - $99,999.99		Balance $100,000.00 - $499,999.99		Balance $500,000.00 +	
DIVIDEND RATE	*APY**	*DIVIDEND RATE*	*APY**	*DIVIDEND RATE*	*APY**
0.75%	**0.75%**	**0.75%**	**0.75%**	**0.75%**	**0.75%**

REGULAR SHARE CERTIFICATES — 11/2/2026

	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%**

SHARE ACCELERATOR CERTIFICATES — 11/2/2026



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

Accelerator[3] - 25-month Certificate - One Rate "acceleration" per term!

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

	DIVIDEND RATE	*APY**	
13 Months	**4.40%**	**4.50%**	***New Money Only[4], $1,000 minimum deposit***

SWEEP RATES[1] — 11/2/2026

Balance $0.01 - $49,999.99		Balance $50,000.00 - $249,999.99		Balance $250,000.00 - 2,499,999.99		Balance $2,500,000+	
DIVIDEND RATE	*APY**	*DIVIDEND RATE*	*APY**	*DIVIDEND RATE*	*APY**	*DIVIDEND RATE*	*APY**
1.75%	**1.76%**	**1.88%**	**1.89%**	**2.01%**	**2.03%**	**2.13%**	**2.16%**

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.

Share Savings and Club 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.*

Basic Checking Disclosure: *No Dividends*

School Premium Business Checking 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 checking account before dividends are paid, you will not receive the accrued dividends. The dividend declaration date is the last day of the dividend period. The minimum balance required to open this account is $200.*

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.*

[2] *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 Accelerator Certificates:

[3] *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.*

Business Analysis Checking: *Each month, the collected balance in the account earns credit, which is used to offset the fees charged to maintain and service the account. Excess earnings credit does not carry over to the next month's account analysis. If the earnings credit is less than the fees for the services used during the month, then the master account will automatically be debited for the difference.*

Sweep Account Rates: *The dividends earned on Sweep balances combines the rates in the four tiers listed above. The funds within each tier earn the disclosed rate. Therefore, the net blended rate is lower than highest tier rate. APY is accurate as of the last dividend declaration date. Rates may change after the account is open.*

Promotional Offer: 9-Month Certificate

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

NCUA
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