

Consumer Deposit Rate Sheet

Federally Insured by NCUA

| | Dividend Rate | APY* | | Dividend Rate | APY* |
|---|---------------|-------|--|---------------|-------|
| CalCoast Access (\$25 or more) | 0.00% | 0.00% | Primary Savings (\$50 or more) | 0.05% | 0.05% |
| Dividend Checking (\$50 or more) | 0.05% | 0.05% | Special Savings (\$50 or more) | 0.05% | 0.05% |
| | | | Smart Savings (\$1,000 or more) | 0.05% | 0.05% |
| Extra Value Checking (\$25 or more) | 0.00% | 0.00% | Money Market Savings | | |
| | | | Under \$2,500 | 0.00% | 0.00% |
| Free Checking w/ eStatements (\$25 or more) | 0.00% | 0.00% | \$2,500 - \$9,999 | 0.05% | 0.05% |
| | | | \$10,000 - \$24,999 | 0.05% | 0.05% |
| Ultra Performance Checking | | | \$25,000 - \$49,999 | 0.05% | 0.05% |
| Under \$2,500 | 0.00% | 0.00% | \$50,000 - \$89,999 | 0.05% | 0.05% |
| \$2,500 - \$9,999 | 0.05% | 0.05% | \$90,000 - \$499,999 | 0.05% | 0.05% |
| \$10,000 - \$24,999 | 0.05% | 0.05% | \$500,000 and above | 0.05% | 0.05% |
| \$25,000 - \$49,999 | 0.05% | 0.05% | Money Market Index | | |
| \$50,000 - \$89,999 | 0.05% | 0.05% | Under \$2,500 | 0.00% | 0.00% |
| \$90,000 - \$499,999 | 0.05% | 0.05% | \$2,500 - \$24,999 | 0.05% | 0.05% |
| \$500,000 and above | 0.05% | 0.05% | \$25,000 and above | 0.05% | 0.05% |
| | | | IRA Savings (\$50 or more) | 0.05% | 0.05% |

| | \$1,000 - \$9,999 | | \$10,000 - \$49,999 | | \$50,000 - \$89,999 | | \$90,000 and above | |
|---------------------|-------------------|-------|---------------------|-------|---------------------|-------|--------------------|-------|
| Certificates | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* |
| 3 Month | 0.10% | 0.10% | 0.20% | 0.20% | 0.25% | 0.25% | 0.25% | 0.25% |
| 6 Month | 0.20% | 0.20% | 0.30% | 0.30% | 0.35% | 0.35% | 0.35% | 0.35% |
| 12 Month | 0.30% | 0.30% | 0.40% | 0.40% | 0.45% | 0.45% | 0.45% | 0.45% |
| 18 Month Bump | 0.39% | 0.40% | 0.49% | 0.50% | 0.54% | 0.55% | 0.54% | 0.55% |
| 24 Month | 0.50% | 0.50% | 0.60% | 0.60% | 0.65% | 0.65% | 0.65% | 0.65% |
| 36 Month | 0.65% | 0.65% | 0.75% | 0.75% | 0.80% | 0.80% | 0.80% | 0.80% |
| 48 Month | 0.75% | 0.75% | 2.47% | 2.50% | 2.47% | 2.50% | 2.47% | 2.50% |
| 60 Month | 1.00% | 1.00% | 2.62% | 2.65% | 2.62% | 2.65% | 2.62% | 2.65% |

| IRA Certificates | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* |
|-------------------------|---------------|-------|---------------|-------|---------------|-------|---------------|-------|
| 3 Month | 0.10% | 0.10% | 0.20% | 0.20% | 0.25% | 0.25% | 0.25% | 0.25% |
| 6 Month | 0.20% | 0.20% | 0.30% | 0.30% | 0.35% | 0.35% | 0.35% | 0.35% |
| 12 Month | 0.30% | 0.30% | 0.40% | 0.40% | 0.45% | 0.45% | 0.45% | 0.45% |
| 18 Month Bump | 3.20% | 3.25% | 3.20% | 3.25% | 3.20% | 3.25% | 3.20% | 3.25% |
| 24 Month | 0.50% | 0.50% | 0.60% | 0.60% | 0.65% | 0.65% | 0.65% | 0.65% |
| 36 Month | 0.65% | 0.65% | 0.75% | 0.75% | 0.80% | 0.80% | 0.80% | 0.80% |
| 48 Month | 0.75% | 0.75% | 2.47% | 2.50% | 2.47% | 2.50% | 2.47% | 2.50% |
| 60 Month | 1.00% | 1.00% | 2.62% | 2.65% | 2.62% | 2.65% | 2.62% | 2.65% |

| Other Certificates | \$50 or more | | \$100 or more | |
|---------------------------|---------------|-------|-------------------|---------------|
| | Dividend Rate | APY* | | Dividend Rate |
| Holiday Saver | 0.50% | 0.50% | Youth Certificate | 0.20% |
| Summer Certificate | 0.50% | 0.50% | | APY* |

| | \$1,000 - \$9,999 | | \$10,000 - \$49,999 | | \$50,000 - \$89,999 | | \$90,000 and above | |
|---------------------------|---------------------|-------|---------------------|-------|---------------------|-------|--------------------|-------|
| Promo Certificates | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* | Dividend Rate | APY* |
| 8 Month Liquid | 2.96% | 3.00% | 2.96% | 3.00% | 2.96% | 3.00% | 2.96% | 3.00% |
| | \$20,000 - \$49,999 | | \$50,000 - \$89,999 | | \$90,000 and above | | | |
| 15 Month | 3.45% | 3.50% | 3.45% | 3.50% | 3.45% | 3.50% | | |
| | \$10,000 or more | | | | | | | |
| 11 Month | 3.69% | 3.75% | | | | | | |
| | \$500 - \$5,000 | | | | | | | |
| Take 5** | 4.89% | 5.00% | | | | | | |

*APY = Annual Percentage Yield. Fees may reduce earnings. Early withdrawal penalties may be imposed. Rates and terms are subject to change.

**Restrictions apply. Contact the credit union for details. New Accounts Only. Promos cannot be combined.

PAYMENT OF DIVIDENDS: The frequency and conditions upon which dividends are paid on all accounts are following the bylaws of this credit union, California law, and the Truth-in-Savings Act and Regulations. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. For all dividend-bearing accounts, dividends will be compounded monthly and will be credited monthly. 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 follows the ending date of a dividend period, and for the example is January 31. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account if deposited before the close of business.

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