

# 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%
Extra Value Checking (\$25 or more)	0.00%	0.00%	Smart Savings (\$1,000 or more)	0.05%	0.05%
Free Checking w/ eStatements (\$25 or more)	0.00%	0.00%	<b>Money Market Savings</b>		
Ultra Performance Checking			Under \$2,500	0.00%	0.00%
Under \$2,500	0.00%	0.00%	\$2,500 - \$9,999	0.05%	0.05%
\$2,500 - \$9,999	0.05%	0.05%	\$10,000 - \$24,999	0.05%	0.05%
\$10,000 - \$24,999	0.05%	0.05%	\$25,000 - \$49,999	0.05%	0.05%
\$25,000 - \$49,999	0.05%	0.05%	\$50,000 - \$89,999	0.05%	0.05%
\$50,000 - \$89,999	0.05%	0.05%	\$90,000 - \$499,999	0.05%	0.05%
\$90,000 - \$499,999	0.05%	0.05%	\$500,000 and above	0.05%	0.05%
\$500,000 and above	0.05%	0.05%	<b>Money Market Index</b>		
			Under \$2,500	0.00%	0.00%
			\$2,500 - \$24,999	0.05%	0.05%
			\$25,000 and above	0.05%	0.05%
			<b>IRA Savings (\$50 or more)</b>	0.05%	0.05%

Certificates	\$1,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above	
	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	2.47%	2.50%	2.47%	2.50%	2.47%	2.50%	2.47%	2.50%
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	APY*
Holiday Saver	0.50%	0.50%	Youth Certificate	0.20%
Summer Certificate	0.50%	0.50%		0.20%

8 Month Liquid	\$1,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 and above	
	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%

Promo Certificates	\$500 - \$5,000	
Take 5**	4.89%	5.00%

7 Month	\$10,000 or more (New Money Only)	
	Dividend Rate	APY*
	3.93%	4.00%
11 Month	3.93%	4.00%

\*APY = Annual Percentage Yield. Fees may reduce earnings. Early withdrawal penalties may be imposed. Rates and terms are subject to change. APY assumes dividends will remain in the account until maturity.

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

Members may be eligible for rates other than those posted for (non-promotional) Certificates based on their overall relationship with Cal Coast and matching a competitor's offer for a materially similar Certificate. Rate matching opportunities require documentation of competitors' rates and are subject to matching at Cal Coast's sole discretion.

**PAYMENT OF DIVIDENDS:** The frequency and conditions upon which dividends are paid on all accounts are in accordance with 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 and 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 end of a dividend period, and for this example, it 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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