



# ACCOUNT RATES

Effective April 1, 2016

All rates are subject to change without notice.

## PREMIUM & HERITAGE CHECKING

### *Checking that earns interest.*

Sometimes it's just not convenient to transfer funds from your savings to checking all the time. For those who want to keep a higher balance in their checking account we have tiered rates on our interest earning checking accounts.

Dividends and Annual Percentage Yields are calculated on the daily balance and paid monthly for the tiered rates on the incremental plateaus as follows:

Balance	Rate	APY (Annual Percentage Yield)
From \$0 to \$1,499	0.00%	0.00%
From \$1,500 to \$4,999	0.10%	0.10%
From \$5,000 to \$14,999	0.20%	0.20%
From \$15,000 to \$29,999	0.20%	0.20%
From \$30,000 and up	0.30%	0.30%

## PRIME & HERITAGE SAVINGS *Begin*

*earning interest on balances as low as \$50.* Prime Savings can be linked to your Prime Checking account and can be used to provide overdraft protection as well.

Christmas Club disbursements are made during the first week of October for all but \$5 in the account. This account will continue every year as long as you continue to make deposits.

Dividends and Annual Percentage Yields are calculated on the average daily balance and paid monthly for the tiered rates on the whole balance as follows:

Balance	Rate	APY (Annual Percentage Yield)
\$0 to \$49	0.00%	0.00%
\$50 to \$999	0.10%	0.10%
\$1,000 to 9,999	0.10%	0.10%
\$10,000 to \$49,999	0.20%	0.20%
\$50,000 to \$69,999	0.20%	0.20%
\$70,000 and up	0.30%	0.30%

## CHRISTMAS CLUB *Love Christmas*

*shopping but hate the bills?* With as little as \$5.00 you can open a Christmas Club account and save all year for Christmas. Payroll deduction transfers are available to make depositing easy.

## SMALL SAVER ACCOUNTS

*Earns like a CD with as little as \$2,000.*

2,000 minimum. Dividends paid monthly. No additions are permitted after the account is opened.

Balance	Rate	APY (Annual Percentage Yield)
6 months	.25%	.25%
12 months	.45%	.45%
24 months	.80%	.80%
36 months	1.10%	1.11%

## FLEX CERTIFICATE ACCOUNTS *Need something more flexible than a traditional CD?*

Certificate accounts with the added flexibility of up to 8 transactions (withdrawals or deposits) during the term of the certificate.

\$4,000 minimum and \$20,000 maximum. Cannot go above or below account limits. Dividends are paid monthly.

Term	Rate	APY (Annual Percentage Yield)
6 months	.10%	.10% (6 transactions)
12 months	.10%	.10% (6 transactions)
24 months	.20%	.20% (6 transactions)
36 months	.40%	.41% (8 transactions)

## SHARE CERTIFICATE ACCOUNTS

*Invest with confidence.*

\$10,000 minimum. Dividends can be paid monthly. Dividends can be mailed, deposited into another account, or compounded.

Term	Rate	APY (Annual Percentage Yield)
6 months	.30%	(.30% comp.)
12 months	.50%	(.50% comp.)
24 months	.85%	(.85% comp.)
36 months	1.15%	(1.16% comp.)

## JUMBO CERTIFICATE ACCOUNTS

*Larger investments deserve larger returns.*

\$100,000 minimum. Dividends can be paid monthly. Dividends can be mailed, deposited into another account, or compounded.

Term	Rate	APY (Annual Percentage Yield)
6 months	.35%	(.35% comp.)
12 months	.55%	(.55% comp.)
24 months	.90%	(.90% comp.)
36 months	1.20%	(1.21% comp.)

**IRA - FIXED CERTIFICATE** Available at the same rates and terms as listed for our \$100K certificates regardless of the amount deposited. Fixed IRA Certificates are available for a minimum amount of \$2,000.

**IRA - VARIABLE** \$50 minimum. The current dividend rate is 0.75% with an Annual Percentage Yield of 0.76%. Dividends are paid monthly on the average daily balance. The term for your deposit is 18 months and there is a 180 day loss of dividends for early withdrawal. You may, however, move the funds into a fixed IRA certificate at this credit union at any time. Additional deposits may be made and can be arranged on a payroll deduction method.

**Youth Flex-Builder CD** The minimum opening balance \$100. Maximum \$2500.00. 12-month term. Can make 8 deposits until it reaches max. balance. **Dividend rate is 0.75%**

**YOUTH ACCOUNTS** The minimum opening balance and low balance fee is waived for Youth Savings Accounts owned by members under the age of 28. **No withdrawals are allowed until the account reaches the minimum account balance of \$25.** The current dividend rate is .25% with an annual percentage yield of .25%.

**CHARGES/PENALTIES** A charge of \$5 will be assessed to reopen an account. There is a \$30 fee for checks returned "NSF". Early withdrawal penalties apply to certificates: 90-day loss of dividends if maturity is less than one year and 180 day loss of dividends if maturity is greater than one year.

**ESCHEAT**—Any account without activity for a period of 3 years will be subject to California Code of civil procedure, and subsequently sent to the State of California as dormant.

Your savings are federally insured to \$250,000 by National Credit Union Administration, a U.S. Government Agency.

