

ACCOUNT RATES

Effective April 20, 2021

RATES SUBJECT TO CHANGE WITHOUT NOTICE

<p>PREMIUM & HERITAGE CHECKING <i>Checking that earns dividends.</i></p> <p>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 dividend-earning checking accounts.</p>	<p>Dividends and Annual Percentage Yields are calculated on the average daily balance and paid monthly for the tiered rates on the incremental plateaus as follows:</p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Rate</th> <th>APY (Annual Percentage Yield)</th> </tr> </thead> <tbody> <tr> <td>From \$0 to \$999</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>From \$1,000 to \$1,999</td> <td>0.05%</td> <td>0.05%</td> </tr> <tr> <td>From \$2,000 to \$19,999</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>From \$20,000 to \$79,999</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$80,000 and UP</td> <td>0.20%</td> <td>0.20%</td> </tr> </tbody> </table>	Balance	Rate	APY (Annual Percentage Yield)	From \$0 to \$999	0.00%	0.00%	From \$1,000 to \$1,999	0.05%	0.05%	From \$2,000 to \$19,999	0.10%	0.10%	From \$20,000 to \$79,999	0.15%	0.15%	\$80,000 and UP	0.20%	0.20%			
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<p>PRIME & HERITAGE SAVINGS <i>Begin earning dividends on balances as low as \$50.</i></p> <p>Prime Savings can be linked to your Prime Checking account and can be used to provide overdraft protection as well.</p> <p>CHRISTMAS/VACATION CLUB <i>With as little as \$5.00, start saving for holidays and vacation now.</i></p> <p>Open a Christmas or Vacation Club account and save all year. Payroll deduction transfers are available to make depositing easy.</p>	<p>The full balance of Christmas Club Accounts and Vacation Club Accounts will be disbursed to accountholders on October 1 of each year. This account will continue every year as long as you continue to make deposits.</p> <p>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:</p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Rate</th> <th>APY (Annual Percentage Yield)</th> </tr> </thead> <tbody> <tr> <td>From \$0 to \$1,449</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>From \$1,500 to \$4,999</td> <td>0.05%</td> <td>0.05%</td> </tr> <tr> <td>From \$5,000 to 24,9999</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>From \$25,000 to \$79,999</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$80,000 and UP</td> <td>0.20%</td> <td>0.20%</td> </tr> </tbody> </table>	Balance	Rate	APY (Annual Percentage Yield)	From \$0 to \$1,449	0.00%	0.00%	From \$1,500 to \$4,999	0.05%	0.05%	From \$5,000 to 24,9999	0.10%	0.10%	From \$25,000 to \$79,999	0.15%	0.15%	\$80,000 and UP	0.20%	0.20%			
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<p>SMALL SAVER CERTIFICATE ACCOUNTS <i>Earns like a CD with as little as \$2,000.</i></p>	<p>\$2,000 minimum. Dividends paid monthly. No additions are permitted after the account is opened.</p> <table border="1"> <thead> <tr> <th>Term</th> <th>Rate</th> <th>APY (Annual Percentage Yield)</th> </tr> </thead> <tbody> <tr> <td>6 months</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>12 months</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>24 months</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>36 months</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>48 months</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>60 months</td> <td>0.30%</td> <td>0.30%</td> </tr> </tbody> </table>	Term	Rate	APY (Annual Percentage Yield)	6 months	0.10%	0.10%	12 months	0.10%	0.10%	24 months	0.15%	0.15%	36 months	0.20%	0.20%	48 months	0.25%	0.25%	60 months	0.30%	0.30%
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<p>FLEX CERTIFICATE ACCOUNTS <i>Need something more flexible than a traditional CD?</i></p> <p>Certificate accounts with the added flexibility of up to 8 transactions (withdrawals or deposits) during the term of the certificate.</p>	<p>\$4,000 minimum and \$20,000 maximum. Cannot go above or below account limits. Dividends are paid monthly.</p> <table border="1"> <thead> <tr> <th>Term</th> <th>Rate</th> <th>APY (Annual Percentage Yield)</th> <th></th> </tr> </thead> <tbody> <tr> <td>6 months</td> <td>0.10%</td> <td>0.10%</td> <td>6 transactions</td> </tr> <tr> <td>12 months</td> <td>0.10%</td> <td>0.10%</td> <td>6 transactions</td> </tr> <tr> <td>24 months</td> <td>0.15%</td> <td>0.15%</td> <td>6 transactions</td> </tr> <tr> <td>36 months</td> <td>0.20%</td> <td>0.20%</td> <td>8 transactions</td> </tr> </tbody> </table>	Term	Rate	APY (Annual Percentage Yield)		6 months	0.10%	0.10%	6 transactions	12 months	0.10%	0.10%	6 transactions	24 months	0.15%	0.15%	6 transactions	36 months	0.20%	0.20%	8 transactions	
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<p>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. Rates are same as Jumbo certificate rates above.</p>																						
<p>IRA - VARIABLE \$50 minimum. The current dividend rate is 0.30% with an Annual Percentage Yield of 0.31%. 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.</p>																						
<p>YOUTH SHARE ACCOUNTS The minimum opening balance and low balance fee is waived for Youth Share Accounts owned by members under the age of 26. No withdrawals are allowed until the account reaches the minimum account balance of \$25. The current dividend rate is .15% with an annual percentage yield of .15%.</p>																						
<p>CHARGES/PENALTIES A charge of \$5 will be assessed to reopen an account. There is a \$35 fee for checks returned "NSF". A penalty as disclosed in our Account Agreement and Truth-in-Savings Disclosure may be imposed for early withdrawals from Term Share Accounts. Withdrawals from IRA Term Share Accounts may also be subject to taxes and penalties under state and/or federal law. Please see our Schedule of Fees and Charges for a complete list of potential fees and charges.</p>																						
<p>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.</p>																						
<p>Your savings are federally insured to \$250,000 by National Credit Union Administration, a U.S. Government Agency.</p>																						