

**SHARE SAVINGS AND CHECKING ACCOUNTS**

Effective 05/03/2017

	Balance	Rate	APY
Share Savings	\$0.00 - \$99.99	0.00%	0.00%
	\$100.00+	0.05%	0.05%
Basic Business Checking <i>\$200 minimum required to open</i>	\$0.00+	0.00%	0.00%
Premium Business Checking <i>\$200 minimum required to open</i>	\$0.00 - \$24,999.99	0.00%	0.00%
	\$25,000.00 - \$49,999.99	0.00%	0.00%
	\$50,000.00+	0.05%	0.05%
Business Analysis Checking	Earnings Credit:	0.05%	

**MONEY MARKET ACCOUNTS**

Effective 05/03/2017

Balance	Balance	Balance
\$0.00 - \$2,499.99	\$2,500.00 - \$9,999.99	\$10,000.00 - 49,999.99
RATE	RATE	RATE
APY	APY	APY
0.05%	0.15%	0.20%
0.05%	0.15%	0.20%
Balance	Balance	Balance
\$50,000.00 - \$99,999.99	\$100,000.00 - \$499,999.99	\$500,000.00 +
RATE	RATE	RATE
APY	APY	APY
0.25%	0.30%	0.30%
0.25%	0.30%	0.30%

**REGULAR AND IRA<sup>1</sup> SHARE CERTIFICATES**

Effective 05/03/2017

	Balance	Balance	Balance
	\$1,000.00 - \$9,999.99	\$10,000.00 - \$99,999.99	\$100,000.00 +
	RATE	RATE	RATE
	APY	APY	APY
3 Months	0.40%	0.40%	0.40%
6 Months	0.80%	0.80%	0.80%
12 Months	1.00%	1.00%	1.00%
18 Months	1.19%	1.20%	1.19%
24 Months	1.39%	1.40%	1.39%
36 Months	1.64%	1.65%	1.64%
60 Months	2.03%	2.05%	2.03%

**SHARE AND IRA<sup>1</sup> ACCELERATOR CERTIFICATES**

Effective 05/03/2017



	\$10,000.00 +
	RATE
	APY
25 Months	1.29%
	1.30%

**Accelerator<sup>†</sup> - 25-month Certificate - One Rate "acceleration" per term!**

\* APY = Annual Percentage Yield

<sup>1</sup> IRA funds are insured separately from other deposits

Penalty for early withdrawal on Share Certificates.

Rates are subject to change without notice.

Fees may reduce earnings.

Share Savings and Club Account 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 account before dividends are paid, you will not receive the accrued dividends. The dividend declaration date is the last day of the dividend period. You must maintain a minimum daily balance of \$100 in your account each day to avoid a service fee. If, during any statement period, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$2.50 for that statement period. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield (APY). Minor accounts and zero-balance accounts are exempt from minimum balance requirements. Reg D limits the number of withdrawals that can be made from these accounts each month.

Basic Checking Disclosure: No Dividends

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.

**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. If, during statement period, you may not make more than six withdrawals or transfers to your other CCU accounts or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union.

Share and IRA Accelerator Certificates:

<sup>†</sup> 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.