



Savings Rates

| ACCOUNT NAME | RATE TYPE | MINIMUM OPENING BALANCE | MINIMUM TO EARN DIVIDEND | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD |
|------------------|-----------|-------------------------|--------------------------|---------------|-------------------------|
| Regular Shares | VARIABLE | \$20 | \$200 | .02% | 0.02% |
| Auxiliary Shares | VARIABLE | \$10 | \$200 | .02% | 0.02% |
| Christmas Club | VARIABLE | \$10 | \$200 | .02% | 0.02% |
| IRA Shares | VARIABLE | \$10 | \$200 | .15% | 0.15% |

SHARE CERTIFICATES & IRAS

New Member Certificate
1-YR \$500-\$2,000 • 5%-5.09% APY

| REGULAR CERTIFICATES | ANNUAL PERCENTAGE YIELD* |
|---|--------------------------|
| 1-Yr Certificate \$500 - \$2,499 | 1.25% - 1.26% APY |
| 1-Yr Certificate \$2,500 - \$9,999 | 1.75% - 1.76% APY |
| 1-Yr Certificate \$10,000 - \$99,999 | 2.00% - 2.02% APY |
| 2-Yr Certificate \$500 - \$2,499 | 1.45% - 1.46% APY |
| 2-Yr Certificate \$2,500 - \$9,999 | 1.85% - 1.86% APY |
| 2-Yr Certificate \$10,000 - \$99,999 | 2.15% - 2.17% APY |

| CONDUIT IRAs | ANNUAL PERCENTAGE YIELD* |
|---|--------------------------|
| 1-Yr Certificate \$500 - \$2,499 | 1.25% - 1.26% APY |
| 1-Yr Certificate \$2,500 - \$9,999 | 1.75% - 1.76% APY |
| 1-Yr Certificate \$10,000 - \$99,999 | 2.00% - 2.02% APY |
| 2-Yr Certificate \$500 - \$2,499 | 1.45% - 1.46% APY |
| 2-Yr Certificate \$2,500 - \$9,999 | 1.85% - 1.86% APY |
| 2-Yr Certificate \$10,000 - \$99,999 | 2.15% - 2.17% APY |

| REGULAR IRAs | ANNUAL PERCENTAGE YIELD* |
|---|--------------------------|
| 1-Yr Certificate \$500 - \$2,499 | 1.25% - 1.26% APY |
| 1-Yr Certificate \$2,500 - \$9,999 | 1.75% - 1.76% APY |
| 1-Yr Certificate \$10,000 - \$99,999 | 2.00% - 2.02% APY |
| 2-Yr Certificate \$500 - \$2,499 | 1.45% - 1.46% APY |
| 2-Yr Certificate \$2,500 - \$9,999 | 1.85% - 1.86% APY |
| 2-Yr Certificate \$10,000 - \$99,999 | 2.15% - 2.17% APY |

| ROTH IRAs | ANNUAL PERCENTAGE YIELD* |
|---|--------------------------|
| 1-Yr Certificate \$500 - \$2,499 | 1.25% - 1.26% APY |
| 1-Yr Certificate \$2,500 - \$9,999 | 1.75% - 1.76% APY |
| 1-Yr Certificate \$10,000 - \$99,999 | 2.00% - 2.02% APY |
| 2-Yr Certificate \$500 - \$2,499 | 1.45% - 1.46% APY |
| 2-Yr Certificate \$2,500 - \$9,999 | 1.85% - 1.86% APY |
| 2-Yr Certificate \$10,000 - \$99,999 | 2.15% - 2.17% APY |

(209) 825-5878

*APY means Annual Percentage Yield. Rates are subject to change.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

