

DEPOSIT RATES

Rates effective September 08, 2010 and subject to change.



(877) 732-2848 | sdccu.com

GREAT RATE SAVINGS

| Average Daily Balance | Dividend Rate | APY |
|-----------------------------|---------------|-------|
| \$500,000.00 + | 0.75% | 0.75% |
| \$225,000.00 - \$499,999.99 | 0.65% | 0.65% |
| \$100,000.00 - \$224,999.99 | 0.60% | 0.60% |
| \$50,000.00 - \$99,999.99 | 0.50% | 0.50% |
| \$25,000.00 - \$49,999.99 | 0.40% | 0.40% |
| \$10,000.00 - \$24,999.99 | 0.00% | 0.00% |
| \$5,000.00 - \$9,999.99 | 0.00% | 0.00% |
| \$100.00 - \$4,999.99 | 0.00% | 0.00% |

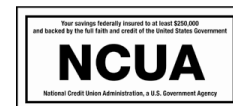
Minimum to open is \$5,000.

CHECKING / MONEY MARKET / SAVINGS

| Account Type | Average Daily Balance | Dividend Rate | APY |
|-------------------------------------|-----------------------------|---------------|-------|
| High-Yield Checking | \$500,000.00 + | 0.60% | 0.60% |
| | \$225,000.00 - \$499,999.99 | 0.50% | 0.50% |
| | \$100,000.00 - \$224,999.99 | 0.40% | 0.40% |
| | \$50,000.00 - \$99,999.99 | 0.30% | 0.30% |
| | \$25,000.00 - \$49,999.99 | 0.20% | 0.20% |
| | \$10,000.00 - \$24,999.99 | 0.05% | 0.05% |
| | \$5,000.00 - \$9,999.99 | 0.05% | 0.05% |
| | \$100.00 - \$4,999.99 | 0.05% | 0.05% |
| Money Market Max & IRA Money Market | \$100,000.00 + | 0.55% | 0.55% |
| | \$50,000.00 - \$99,999.99 | 0.45% | 0.45% |
| | \$25,000.00 - \$49,999.99 | 0.35% | 0.35% |
| | \$10,000.00 - \$24,999.99 | 0.30% | 0.30% |
| | \$5,000.00 - \$9,999.99 | 0.15% | 0.15% |
| | \$100.00 - \$4,999.99 | 0.15% | 0.15% |
| Savings | \$100.00 + | 0.15% | 0.15% |
| IRA Savings | \$100.00 + | 0.15% | 0.15% |
| Classic Checking | \$1,500.00 + | 0.05% | 0.05% |
| myChecking | \$0.00 + | 0.00% | 0.00% |

Dividend rates and Annual Percentage Yields (APYs) are the anticipated rates and yields for the current period. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change.

Your funds at San Diego County Credit Union are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency (NCUA). IRA deposits are separately federally insured to at least \$250,000 by the NCUA, a U.S. Government Agency.



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PROMOTIONAL CERTIFICATES & IRA CERTIFICATES

| Term # of Months | Term # of Days | \$2,000.00 - \$9,999.99 | | \$10,000.00 - \$89,999.99 | | \$90,000.00 + | |
|---|----------------|-------------------------|-------|---------------------------|-------|---------------|-------|
| | | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 17-Month IRA Certificate Including 0.25% Bonus ¹ | 510 – 517 | 1.34% | 1.35% | 1.39% | 1.40% | 1.44% | 1.45% |
| 17-Month Certificate | 510 – 517 | 1.09% | 1.10% | 1.14% | 1.15% | 1.19% | 1.20% |



¹IRA Certificate rate shown above includes the 0.25% bonus based on current Certificate rates. Bonus offer valid for a limited time on new or renewed 17-Month IRA Certificates.

Certificates maturing during the promotion period will not automatically renew to the promotional rate. You must call to take advantage of these promotional rates on renewing Certificates.

CERTIFICATES & IRA CERTIFICATES

| Term # of Months | Term # of Days | \$2,000.00 - \$9,999.99 | | \$10,000.00 - \$89,999.99 | | \$90,000.00 + | |
|------------------|----------------|-------------------------|-------|---------------------------|-------|---------------|-------|
| | | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 60 | 1,825 – 1,855 | 2.23% | 2.25% | 2.28% | 2.30% | 2.33% | 2.35% |
| 48 | 1,460 – 1,824 | 1.83% | 1.85% | 1.88% | 1.90% | 1.93% | 1.95% |
| 36 | 1,095 – 1,459 | 1.49% | 1.50% | 1.54% | 1.55% | 1.59% | 1.60% |
| 24 | 730 – 1,094 | 1.09% | 1.10% | 1.14% | 1.15% | 1.19% | 1.20% |
| 18 | 545 - 729 | 0.80% | 0.80% | 0.85% | 0.85% | 0.90% | 0.90% |
| 12 | 365 - 544 | 0.65% | 0.65% | 0.70% | 0.70% | 0.75% | 0.75% |
| 6 | 180 - 364 | 0.40% | 0.40% | 0.45% | 0.45% | 0.50% | 0.50% |
| 3 | 90 - 179 | 0.20% | 0.20% | 0.25% | 0.25% | 0.30% | 0.30% |

Dividend rates and Annual Percentage Yields (APYs) for Certificates are the anticipated rates and yields for the current period. APYs assume that dividends will remain in the account until maturity. A penalty will be imposed for early withdrawal. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change. This product is not available for chartered financial institutions.

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