

## CHECKING & SAVINGS

	Dividend Rate <sup>1</sup>	APY <sup>2</sup>	Compounding	Min. Balance	Min. Deposit
Rewards Checking	0.30%	0.30%	Monthly	\$0	
Free Checking	0.00%	0.00%	None	\$0	
Fresh Start Checking	0.00%	0.00%	None	\$0	
Teen Checking	0.00%	0.00%	None	\$0	
Prime Savings	0.12%	0.12%	Quarterly	\$250	\$5
Super Saver	0.22%	0.22%	Quarterly	\$0	
IRA Savings	0.40%	0.40%	Monthly	\$0	
Health Savings Checking	0.05%	0.05%	Monthly	\$0	\$50
Non-Dividend Savings	0.00%	0.00%	Monthly	\$0	
Youth Savings <sup>3</sup>	0.12%	0.12%	Quarterly	\$5	
Youth Super Saver <sup>3</sup>	0.22%	0.22%	Quarterly	\$0	
Holiday & Vacation Club <sup>4</sup>	0.22%	0.22%	Monthly	\$0	\$10

## CERTIFICATES & IRAs

	Dividend Rate <sup>1</sup>	APY <sup>2</sup>	Compounding	Min. Balance	Monthly Fee
91 Days <sup>5</sup>	1.10%	1.10%	at maturity	\$1,000	\$0
6 Months <sup>5</sup>	1.29%	1.30%	Monthly	\$1,000	\$0
12 Months	1.54%	1.55%	Monthly	\$1,000	\$0
18 Months	1.64%	1.65%	Monthly	\$1,000	\$0
24 Months	1.79%	1.80%	Monthly	\$1,000	\$0
36 Months	1.93%	1.95%	Monthly	\$1,000	\$0
48 Months	2.08%	2.10%	Monthly	\$1,000	\$0
60 Months	2.33%	2.36%	Monthly	\$1,000	\$0

## MONEY MARKET

Balance	Dividend Rate <sup>1</sup>	APY <sup>2</sup>
\$0 - \$24,999.99	0.35%	0.35%
\$25,000 - \$49,999.99	0.50%	0.50%
\$50,000 - \$99,999.99	0.75%	0.75%
\$100,000 or more	1.00%	1.00%

## MORTGAGE LOANS

### Home Equity Line of Credit

Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
5.50% - 8.50% APR	6.50% - 7.50% APR
10-Year Draw	10-Year Draw
Up to 80% LTV on \$250,001 & over	Up to 80% LTV

### Home Equity Loan

Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
5.50% - 7.50% APR • 5-Year Term	6.50% - 7.50% • 5 Year Term
6.00% - 8.00% APR • 10-Year Term	7.00% - 8.00% • 10-Year Term
6.50% - 8.50% APR • 15-Year Term	7.50% - 8.50% APR • 15-Year Term
7.00% - 9.00% APR • 20-Year Term	
Up to 80% LTV on \$250,001 & over	Up to 80% LTV

## VISA® CREDIT CARDS

	Introductory APR <sup>6</sup>	Variable APR	Annual Fee
Platinum	0.00% - 8.90%	12.25% - 18.00%	\$0
Platinum Rewards	0.00% - 8.90%	13.25% - 18.00%	\$0
Secured Platinum		18.00%	\$0

## AUTO & STREET BIKE LOANS

### New & Used Autos and Street-Legal Motorcycles

Term	APR <sup>7,8</sup>	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 - 3 Years	3.49% - 13.24%	\$84.81 - \$33.81	\$1,500
4 Years	3.49% - 13.24%	\$22.36 - \$26.95	\$5,000
5 Years	3.49% - 13.24%	\$18.19 - \$22.08	\$10,000
6 Years	3.99% - 15.24%	\$15.64 - \$21.28	\$15,000
7 Years	4.49% - 9.49%	\$13.90 - \$16.34	\$25,000

### Classic Autos<sup>9</sup>

Term	APR <sup>7,8</sup>	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 - 5 Years	3.99% - 8.24%	\$85.14 - \$20.39	\$1,500
6 Years	4.49% - 8.74%	\$15.87 - \$17.90	\$15,000
7 Years	4.99% - 7.99%	\$14.13 - \$15.59	\$50,000

### Vehicle Value Loans (a loan against your title)<sup>10</sup>

Term	APR <sup>7</sup>	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 - 3 Years	4.49% - 14.24%	\$85.31 - \$34.29	\$1,500
4 Years	4.49% - 14.24%	\$22.80 - \$27.45	\$5,000
5 Years	4.49% - 14.24%	\$18.64 - \$23.39	\$10,000
6 Years	4.99% - 9.24%	\$18.88 - \$18.15	\$15,000

## RECREATIONAL LOANS

### New & Used RVs, Travel Trailers, Boats & Off-Road Motorcycles or Vehicles

Term	APR <sup>7,8</sup>	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
3 - 5 Years	5.49% - 7.74%	\$30.19 - \$20.16	\$2,500
6 - 7 Years	6.49% - 8.74%	\$16.81 - \$15.97	\$15,000
8 - 9 Years	7.49% - 9.74%	\$13.88 - \$13.95	\$30,000
10 - 12 Years	8.49% - 10.74%	\$12.40 - \$12.39	\$50,000
13 - 15 Years	10.49% - 12.74%	\$11.78 - \$11.22	\$50,000

## PERSONAL LOANS

### Line of Credit

Term	APR	Daily Periodic Rate
Revolving	12.75% - 18.00%	0.034931% - 0.049315%

### Signature Loan

Term	APR	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 - 2 Years	8.50% - 13.50%	\$87.20 - \$47.77	\$250
3 - 4 Years	9.50% - 14.50%	\$32.03 - \$27.58	\$2,500
5 Years	10.50% - 18.00%	\$21.50 - \$25.39	\$5,000

### Certificate Secured Loan

Term	APR	Minimum Loan Amount
Options up to 10 Years <sup>11</sup>	Certificate rate plus 2%	Secure 100% of the amount borrowed

### Credit/Savings Builder Loan

Designed to help members build credit and establish a deposit account at the same time. Funds from the loan are deposited into the savings and held as collateral.

Term	APR	Estimated Monthly Payment per \$100	Minimum Loan Amount
1 - 2 Years	5.50%	\$85.85 - \$44.11	\$250
3 - 4 Years	6.00%	\$30.43 - \$23.49	\$2,500
5 Years	6.50%	\$19.58	\$5,000

**FEES & CHARGES**

ATM deposit adjustments	\$2.50	
Bill Pay	\$5	Expedited payment - electronic
	\$20	Expedited payment - check
	\$1	Send money via Pay Pal
Cashier's checks	\$3	1 free per day
Check copies	\$2	2 free per statement
Courtesy Pay fee (paid item)	\$26	
Debit card replacement	\$5	1 free per calendar year
DMV Services	\$35	
Early withdrawal	\$15	Vacation Club, Holiday Club, Super Saver (after 2 free per year); Youth Super Saver (after 4 free per year)
Empty deposit envelope	\$25	
Escheat fee	\$2	
Foreign collection item	\$30	Canada
	\$45	All other countries
Fresh Start Checking	\$15	Per month
Home Equity demand	\$30	
Home Equity demand update	\$15	
Home Equity Line annual fee	\$50	After 1st year; waived annually if balance is greater than \$10,000 as of June 30 each year of the draw period
Home Equity Subordination	\$200	
Inactive account fee	\$5	Per month on accounts with no activity in 12 months - waived with balances >\$250, loan, certificate or IRA, or for members under 18
Legal action	\$50	Such as tax levies, judgments, garnishments or subpoenas
Loan change fee	\$25	
Loan document copy	\$10	
Non-member check cashing	\$5	
Payment by phone	\$10	
Personal checks	at cost	
Photocopies	20¢	
Picture Cards for Debit	\$6.50	
Research fee	\$24	Per hour
Return Item fee (NSF)	\$26	Per presentment
Return mail fee	\$5	Per month - up to \$30 refund with correction
Return deposited item	\$15	
Rewards Checking	Free	With eStatements & monthly electronic deposit of \$500. \$5 per mo. without eStatements; \$5 per mo. without electronic deposit; \$10 per mo. without either
Safe deposit box annual fee <sup>12</sup>	\$0	3x5"      \$40      5x10"
	\$20	5x5"      \$65      10x10"
	\$30	3x10"
Skip payment	\$25	Limit 2 per year
Special delivery for card or PIN	at cost	
Statement copies	\$3	Per statement
Stop payment	\$10	Checks & Bill Pay
	\$25	Cashier's check
Visa Gift Cards	\$2.50	\$10 replacement
Wire transfers	\$15	Domestic
	\$30	International

**Deposit Accounts**

<sup>1</sup>Dividends are calculated on the Daily Balance Method for all accounts. <sup>2</sup>APY = Annual Percentage Yield, and is based on the assumption that requirements will be met. Your statement will show the actual Annual Percentage Yield Earned (APYE). This may be different from the APY if the conditions are different from the above assumptions. Early withdrawal is subject to penalty on all Certificates. <sup>3</sup>Open to members under the age of 18. <sup>4</sup>One scheduled distribution per year on both the Holiday Club and Vacation Club accounts - November 1 and June 1, respectively. Both accounts carry an early withdrawal fee of \$15. <sup>5</sup>Terms not available on IRAs.

**Home Equity Loans & Lines**

Prime Rate of 5.50% as of 12.20.18 plus a margin that ranges from 0%-5%. Prime rate plus applicable margin and applicable loan to value equals the rate. Floor rates range from 4%-8%. Processing fees are paid by the borrower. Lifetime cap is 6% above the fully indexed rate. Rate changes occur semi-annually with an annual cap of 2%. New rates and terms are subject to change without notice. Property must be in California or Nevada only. Standard processing fees can range from \$500-\$2,100 based on transaction type and amount. Sample payment on a \$50,000 fixed rate Home Equity Loan for 20 years at 6.50% APR would be \$372.84 per month. Minimum payment on Home Equity Line of Credit is 1% of the balance on loans at 11% or less or 1.25% of balance on rates above 11%-15%. Jumbo Equity Loans above \$500,000 available at special rates and terms. Call us for details.

**Credit Cards**

<sup>6</sup>Standard introductory period is six (6) billing cycles. All rates quoted are based on individual qualifications. APRs will vary with the market, based on the Prime Rate plus a margin. Maximum rate of 18%. Limit amounts from \$250 to \$25,000. Promotional rates are offered from time to time.

**Auto & Recreational Loans**

<sup>7</sup>Rates are subject to change without notice. Rates and terms may vary depending on approved loan amount. Your rate may be higher depending on individual credit qualifications, account history and collateral value. Maximum rate of 18%. <sup>8</sup>An additional 0.25% discount is available with a down payment of at least 10%. A down payment may be required. Some restrictions apply. Maximum loan-to-value is based on member qualifications. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. <sup>9</sup>Classic vehicles require a certified appraisal. <sup>10</sup>Inspection required on Vehicle Value Loans.

**Personal Loans & Lines**

Maximum rate of 18%. <sup>11</sup>Certificate Secured Loan interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on individual qualifications of the borrower(s) and ability to repay. This fee will be assessed at the time of change. If electronic repayment is canceled, your loan rate will change. If so, your minimum payment will remain unchanged, which may extend the repayment period of your loan. Limit amounts from \$250 to \$25,000.

**Fees & Charges**

<sup>12</sup>Please note that safe deposit boxes and their contents are not insured by the NCUA, are not available at all branches, and are subject to availability.