

CHECKING & SAVINGS

	Dividend Rate ¹	APY ²	Compounding	Min. Balance	Min. Deposit
Green Checking	0.30%	0.30%	Monthly	\$0	
Free Checking	0.00%	0.00%	None	\$0	
Fresh Start Checking	0.00%	0.00%	None	\$0	
Youth 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	0.20%	0.20%	Monthly	\$0	
Health Savings	0.05%	0.05%	Monthly	\$0	\$50
Non-Dividend Savings	0.00%	0.00%	Monthly	\$0	
Youth Savings ³	0.12%	0.12%	Quarterly	\$5	
Youth Super Saver ³	0.22%	0.22%	Monthly	\$0	
Holiday & Vacation Club ⁴	0.22%	0.22%	Monthly	\$0	\$10

CERTIFICATES & IRAs

	Dividend Rate ¹	APY ²	Compounding	Min. Balance	Monthly Fee
91 Days	0.30%	0.30%	at maturity	\$1,000	\$0
6 Months	0.45%	0.45%	Monthly	\$1,000	\$0
12 Months	0.50%	0.50%	Monthly	\$1,000	\$0
18 Months	0.55%	0.55%	Monthly	\$1,000	\$0
24 Months	0.65%	0.65%	Monthly	\$1,000	\$0
36 Months	1.09%	1.10%	Monthly	\$1,000	\$0
48 Months	1.39%	1.40%	Monthly	\$1,000	\$0
60 Months	2.08%	2.10%	Monthly	\$1,000	\$0

MONEY MARKET

Balance	Dividend Rate ¹	APY ²
\$0 - \$24,999.99	0.20%	0.20%
\$25,000 - \$49,999.99	0.30%	0.30%
\$50,000 - \$99,999.99	0.40%	0.40%
\$100,000 or more	0.50%	0.50%

MORTGAGE LOANS

Home Equity Line of Credit

Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
4.25% - 8.00% APR	5.25% - 7.00% APR
10-Year Draw	10-Year Draw
Up to 80% LTV on \$250,001 & over Up to 90% LTV up to \$250,000	Up to 80% LTV

Adjustable rate.

Home Equity Loan

Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
5.00% - 7.00% APR • 5-Year Term	6.50% - 7.00% • 5 Year Term
5.50% - 7.50% APR • 10-Year Term	6.50% - 7.50% • 10-Year Term
6.00% - 8.00% APR • 15-Year Term	7.00% - 8.00% APR • 15-Year Term
6.50% - 8.50% APR • 20-Year Term	
Up to 80% LTV on \$250,001 & over Up to 90% LTV up to \$250,000	Up to 80% LTV

Fixed rate.

Home Equity Split Second

Get the best of both home equity loans. Set up a portion at a fixed rate and obtain a portion as a flexible Line of Credit.

First Trust Deeds

Buy or refinance your home with a variety of fixed or variable rate options.

AUTO & STREET BIKE LOANS

New & Used Autos and Street-Legal Motorcycles

Term	APR ^{5,6,7}	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 Year	0.75% - 10.24%	\$83.68 - \$88.04	\$1,500
2 Years	1.74% - 11.24%	\$42.43 - \$46.73	\$1,500
3 - 5 Years	2.74% - 12.24%	\$28.97 - \$22.38	\$1,500
6 Years	3.24% - 14.24%	\$15.31 - \$20.74	\$15,000
7 Years	3.74% - 8.49%	\$13.33 - \$15.84	\$30,000
8 Years	5.24% - 6.24%	\$11.84 - \$13.27	\$50,000

Classic Autos

Term	APR ^{5,6,7}	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 Year	1.24% - 5.24%	\$84.12 - \$85.72	\$1,500
2 Years	2.24% - 6.24%	\$42.65 - \$44.44	\$1,500
3 - 5 Years	3.24% - 7.24%	\$29.19 - \$19.92	\$1,500
6 Years	3.74% - 7.74%	\$15.53 - \$17.41	\$15,000
7 Years	4.24% - 6.99%	\$13.78 - \$15.10	\$50,000

RECREATIONAL LOANS

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

Term	APR ^{5,6,7}	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
3 - 5 Years	4.74% - 6.74%	\$29.86 - \$19.69	\$2,500
6 - 7 Years	5.74% - 7.74%	\$16.46 - \$15.46	\$15,000
8 - 9 Years	6.74% - 8.74%	\$13.51 - \$13.41	\$30,000
10 - 12 Years	7.74% - 9.74%	\$12.00 - \$11.81	\$50,000
13 - 15 Years	9.74% - 11.74%	\$11.33 - \$11.85	\$50,000

VISA® CREDIT CARDS

	Introductory APR ⁸	Variable APR	Annual Fee
Platinum	0.00% - 8.90%	10.75% - 18.00%	\$0
Platinum Rewards	0.00% - 8.90%	11.75% - 18.00%	\$0
Secured Platinum		18.00%	\$0

Limit amounts from \$250 to \$25,000. Electronic repayment discount does not apply. Promotional rates are offered from time to time.

PERSONAL LOANS

Personal Line of Credit

Term	APR ⁹	Daily Periodic Rate
Revolving	12.25% - 18.00%	0.033562% - 0.049315%

Limit amounts from \$250 to \$25,000.

Signature Loan

Term	APR ⁹	Estimated Monthly Payment per \$1,000	Minimum Loan Amount
1 - 2 Years	7.75% - 12.75%	\$86.88 - \$47.43	\$250
3 - 4 Years	8.75% - 13.75%	\$31.69 - \$27.21	\$2,500
5 Years	9.75% - 18.00%	\$21.13 - \$25.41	\$5,000

Certificate Secured Loan

Borrow against your own funds.

Term	APR	Minimum Loan Amount
Options up to 10 Years ¹⁰	Certificate rate plus 3%	Secure 105% 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	Loan Amount ¹¹
Up to 5 years	3% above Prime Savings Rate	\$250 - \$10,000

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		
Debit card replacement	\$5	1 free per calendar year		
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		
Green 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		
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 document copy	\$10			
Non-member check cashing	\$5			
NSF	\$26			
Paid NSF	\$26	Discounted to \$22 with direct deposit of \$500 per month AND savings or loan balance >\$5,000		
Payment by phone	\$10			
Personal checks	at cost			
Photocopies	20¢			
Picture Cards for Debit	\$6.50			
Research fee	\$24	Per hour		
Return mail fee	\$5	Per month - up to \$30 refund with correction		
Return deposited item	\$15			
Safe deposit box annual fee ¹	\$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		

¹Please 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.

Deposit Accounts

¹Dividends are calculated on the Daily Balance Method for all accounts. ²APY = 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. ³Open to members under the age of 18. ⁴One 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.

Home Equity Loans & Lines

Prime Rate of 4.25% as of 6.15.17 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 \$300-\$1,500 based on transaction type and amount. Subordination fee is \$200. Demand fee is \$35. 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. Electronic repayment discounts do not apply to First Mortgage loans.

Auto & Recreational Loans

⁵Rates are subject to change without notice. Rates and terms may vary depending on approved loan amount. Loan rates reflect our best rates. Your rate may be higher depending on individual credit qualifications, account history and collateral value. Maximum rate of 18%. ⁶All rates shown reflect a 0.25% electronic repayment discount. ⁷An additional 0.25% discount is available with a down payment of at least 10%. A down payment may be required. Classic vehicles require a certified appraisal. Some restrictions apply. Maximum loan-to-value is based on member qualifications. Vehicles with mileage in excess of 100,000 may be subject to a rate adjustment of 1%. A \$100 fee will be charged to refinance or redocument a secured loan (i.e. auto, boat, RV, etc.) with no cash out. This fee will be assessed at time of change. \$35 DMV processing and handling fee for all private party transactions. Additional DMV fees may apply. 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.

Credit Cards

⁸Standard introductory period is six (6) billing cycles. All rates quoted are based on individual qualifications. Promotional rates are offered from time to time. APRs will vary with the market, based on the Prime Rate plus a margin. Maximum rate of 18%.

Personal Loans & Lines

⁹All rates shown reflect a 0.25% electronic repayment discount. Maximum rate of 18%. ¹⁰Certificate Secured Loan interest must be paid annually, if not on a repayment plan option. ¹¹Maximum loan amount is based on individual qualifications of the borrower(s) and ability to repay. A \$75 fee will be charged to refinance or redocument an unsecured loan (i.e. personal loan, signature loan, etc.) with no cash out. 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.