

BUSINESS DEPOSIT RATES

Rates effective February 07, 2012 and subject to change.

GREAT RATE SAVINGS

Average Daily Balance	Dividend Rate	APY
\$500,000.00 +	0.50%	0.50%
\$225,000.00 - \$499,999.99	0.45%	0.45%
\$100,000.00 - \$224,999.99	0.40%	0.40%
\$50,000.00 - \$99,999.99	0.35%	0.35%
\$25,000.00 - \$49,999.99	0.30%	0.30%
\$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%

This product is not available for chartered financial institutions.

BUSINESS MONEY MARKET / SAVINGS

Account Type	Average Daily Balance	Dividend Rate	APY
Money Market Max	\$100,000.00 +	0.35%	0.35%
	\$50,000.00 - \$99,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.25%	0.25%
	\$10,000.00 - \$24,999.99	0.20%	0.20%
	\$5,000.00 - \$9,999.99	0.10%	0.10%
	\$100.00 - \$4,999.99	0.10%	0.10%
Business Sweep Savings	\$100,000.00 +	0.35%	0.35%
	\$50,000.00 - \$99,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.25%	0.25%
	\$10,000.00 - \$24,999.99	0.20%	0.20%
	\$5,000.00 - \$9,999.99	0.10%	0.10%
	\$100.00 - \$4,999.99	0.10%	0.10%
Primary Savings	\$100.00 +	0.10%	0.10%
Special Savings	\$100.00 +	0.10%	0.10%

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	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%
48	1,460 - 1,824	1.24%	1.25%	1.29%	1.30%	1.34%	1.35%
36	1,095 - 1,459	1.05%	1.06%	1.09%	1.10%	1.14%	1.15%
24	730 - 1094	0.65%	0.65%	0.70%	0.70%	0.75%	0.75%
18	545 - 729	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
12	365 - 544	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
6	180 - 364	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
3	90 - 179	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

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. Must maintain a \$50 savings balance. These products are not available for chartered financial institutions.

Your funds at SDCCU are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). IRA deposits are separately federally insured to at least \$250,000 by the NCUA.

