

DEPOSIT RATES

Rates effective February 05, 2012 and subject to change.

GREAT RATE SAVINGS

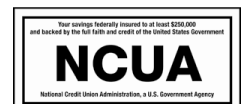
Average Daily Balance	Dividend Rate	APY
\$500,000.00 +	0.50%	0.50%
\$225,000.00 - \$499,999.99	0.45%	0.45%
\$100,000.00 - \$224,999.99	0.40%	0.40%
\$50,000.00 - \$99,999.99	0.35%	0.35%
\$25,000.00 - \$49,999.99	0.30%	0.30%
\$10,000.00 - \$24,999.99	0.00%	0.00%
\$5,000.00 - \$9,999.99	0.00%	0.00%
\$100.00 - \$4,999.99	0.00%	0.00%

CHECKING / MONEY MARKET / SAVINGS

Account Type	Average Daily Balance	Dividend Rate	APY
High-Yield Checking	\$500,000.00 +	0.30%	0.30%
	\$225,000.00 - \$499,999.99	0.25%	0.25%
	\$100,000.00 - \$224,999.99	0.20%	0.20%
	\$50,000.00 - \$99,999.99	0.15%	0.15%
	\$25,000.00 - \$49,999.99	0.10%	0.10%
	\$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 +	0.35%	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%
Savings	\$100.00 +	0.10%	0.10%
IRA Savings	\$100.00 +	0.10%	0.10%
Classic Checking	\$1,500.00 +	0.05%	0.05%
FREE Checking with eStatements	\$0.00 +	N/A	N/A

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.



DEPOSIT RATES

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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
21-Month Reward Certificate/IRA Certificate ¹ Including 0.25% Reward ¹	630 – 637	1.05%	1.06%	1.05%	1.06%	1.10%	1.11%
		0.81%	0.81%	0.81%	0.81%	0.85%	0.85%
54-Month Reward IRA Certificate ¹ Including 0.25% Reward ¹	1,620 – 1,627	2.03%	2.05%	2.03%	2.05%	2.08%	2.10%
		1.79%	1.80%	1.79%	1.80%	1.83%	1.85%



¹The 0.25% reward will be added to the opening dividend rate for each month during the initial term of the certificate when your checking account is validated as active, provided your checking account becomes active in the first 90 calendar days of the term of the certificate. Activity may occur in any SDCCU checking account listed under your Social Security Number (SSN). A checking account is considered active when at least two of the following criteria are completed within the same calendar month: 1) recurring direct deposit (at least two (2) consecutive direct deposits of at least \$250. For monthly direct deposits, a direct deposit in the preceding month will count to satisfy this criteria.); 2) three (3) Bill Payer Plus™ transactions; 3) five (5) debit card transactions. The one-time rate increase will be effective on the first day of the calendar month during which the criteria was satisfied or the open date of the certificate, if applicable. The new higher dividend rate and corresponding APY will then be in effect through the remainder of the term shown above. The rate increase will not alter the scheduled maturity date.

Certificates maturing during the promotion period will not automatically renew to the promotional rate. You must call or visit one of our convenient branch locations to take advantage of these promotional rates on new and/or renewing certificates. The promotional certificates and/or IRA certificates listed above are not available for business accounts.

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	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 – 1,094	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%

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