

DEPOSIT RATES

Rates effective November 20, 2009 and subject to change.



(877) 732-2848 | sdccu.com

GREAT RATE SAVINGS

Average Daily Balance	Dividend Rate	APY
\$500,000.00 +	1.24%	1.25%
\$225,000.00 - \$499,999.99	1.14%	1.15%
\$100,000.00 - \$224,999.99	1.05%	1.06%
\$50,000.00 - \$99,999.99	0.85%	0.85%
\$25,000.00 - \$49,999.99	0.75%	0.75%
\$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%

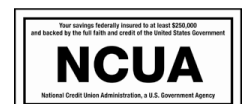
Minimum to open is \$5,000.

CHECKING / MONEY MARKET / SAVINGS

Account Type	Average Daily Balance	Dividend Rate	APY
High-Yield Checking	\$500,000.00 +	1.00%	1.00%
	\$225,000.00 - \$499,999.99	0.90%	0.90%
	\$100,000.00 - \$224,999.99	0.80%	0.80%
	\$50,000.00 - \$99,999.99	0.70%	0.70%
	\$25,000.00 - \$49,999.99	0.50%	0.50%
	\$10,000.00 - \$24,999.99	0.10%	0.10%
	\$5,000.00 - \$9,999.99	0.10%	0.10%
	\$100.00 - \$4,999.99	0.10%	0.10%
Money Market Max & IRA Money Market	\$100,000.00 +	1.00%	1.00%
	\$50,000.00 - \$99,999.99	0.80%	0.80%
	\$25,000.00 - \$49,999.99	0.70%	0.70%
	\$10,000.00 - \$24,999.99	0.60%	0.60%
	\$5,000.00 - \$9,999.99	0.20%	0.20%
	\$100.00 - \$4,999.99	0.20%	0.20%
Savings	\$100.00 +	0.20%	0.20%
IRA Savings	\$100.00 +	0.20%	0.20%
Classic Checking	\$1,500.00 +	0.10%	0.10%
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). On May 20, 2009, legislation was passed which extends the temporary increase in the NCUA's standard maximum share insurance amount from \$100,000 to \$250,000 through December 31, 2013. 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
16-Month Certificate	480 – 487	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%
8-Month Certificate	240 – 247	1.34%	1.35%	1.39%	1.40%	1.44%	1.45%

Certificates maturing during the promotion period will not automatically renew to the promotional rate. You must call to take advantage of these special offers 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	1825 - 1855	2.91%	2.95%	2.96%	3.00%	3.01%	3.05%
48	1460 - 1824	2.23%	2.25%	2.28%	2.30%	2.33%	2.35%
36	1095 - 1459	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
24	730 - 1094	1.59%	1.60%	1.64%	1.65%	1.69%	1.70%
18	545 - 729	1.24%	1.25%	1.29%	1.30%	1.34%	1.35%
12	365 - 544	1.04%	1.05%	1.09%	1.10%	1.14%	1.15%
6	180 - 364	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
3	90 - 179	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%

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.

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