

DEPOSIT RATES

Rates effective November 17, 2017 and subject to change.

GREAT RATE SAVINGS

Average Daily Balance To Earn APY	Dividend Rate	APY
\$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	0.20%	0.20%
\$25,000.00 - \$49,999.99	0.15%	0.15%
\$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 To Earn APY	Dividend Rate	APY
High-Yield Checking	\$500,000.00 +	0.15%	0.15%
	\$225,000.00 - \$499,999.99	0.10%	0.10%
	\$100,000.00 - \$224,999.99	0.10%	0.10%
	\$50,000.00 - \$99,999.99	0.10%	0.10%
	\$25,000.00 - \$49,999.99	0.05%	0.05%
	\$10,000.00 - \$24,999.99	0.05%	0.05%
	\$5,000.00 - \$9,999.99	0.03%	0.03%
	\$100.00 - \$4,999.99	0.03%	0.03%
Money Market & IRA Money Market	\$100,000.00 +	0.20%	0.20%
	\$50,000.00 - \$99,999.99	0.20%	0.20%
	\$25,000.00 - \$49,999.99	0.10%	0.10%
	\$10,000.00 - \$24,999.99	0.10%	0.10%
	\$5,000.00 - \$9,999.99	0.05%	0.05%
	\$100.00 - \$4,999.99	0.05%	0.05%
Savings ¹	\$100.00 +	0.05%	0.05%
IRA Savings	\$100.00 +	0.05%	0.05%
Classic Checking	\$1,500.00 +	0.03%	0.03%
FREE Checking with eStatements	\$0.00 +	N/A	N/A

All dividend rates and Annual Percentage Yields (APYs) published above are the anticipated rates and yields. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change. These products are not available for chartered financial institutions. Fees incurred could reduce earnings on the account. 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. ¹Includes Primary and Special Savings accounts.

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PROMOTIONAL CERTIFICATES & IRA CERTIFICATES

Term (# of Months)	Minimum Deposit Ranges To Earn APY					
	\$2,000.00 - \$9,999.99		\$10,000.00 - \$89,999.99		\$90,000.00 +	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
17-Month Certificate	1.17%	1.18%	1.17%	1.18%	1.17%	1.18%
17-Month IRA Certificate	1.17%	1.18%	1.17%	1.18%	1.17%	1.18%
50-Month Bump Certificate ¹ Including Bump Option ¹	1.44%	1.45%	1.49%	1.50%	1.54%	1.55%
50-Month Bump IRA Certificate ¹ Including Bump Option ¹	1.44%	1.45%	1.49%	1.50%	1.54%	1.55%

CERTIFICATES

Term (# of Months)	Minimum Deposit Ranges To Earn APY					
	\$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	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
48	1.54%	1.55%	1.59%	1.60%	1.64%	1.65%
36	1.04%	1.05%	1.09%	1.10%	1.14%	1.15%
24	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
18	0.45%	0.45%	0.50%	0.50%	0.55%	0.55%
12	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
6	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%
3	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

IRA CERTIFICATES

Term (# of Months)	Minimum Deposit Ranges To Earn APY					
	\$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	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
48	1.54%	1.55%	1.59%	1.60%	1.64%	1.65%
36	1.04%	1.05%	1.09%	1.10%	1.14%	1.15%
24	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
18	0.45%	0.45%	0.50%	0.50%	0.55%	0.55%
12	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
6	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%
3	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%

All dividend rates and Annual Percentage Yields (APYs) published above 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 without notice. These products and promotional certificates listed above are not available for chartered financial institutions or business accounts. Fees incurred could reduce earnings on the account. Certificates maturing during the promotion period will not automatically renew to these promotional rates. You must call or visit one of our convenient branch locations to take advantage of these promotional rates on new and/or renewing certificates. 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. ¹Accountholders may "bump up" one time during the initial promotional term to the then current 48-month SDCCU[®] certificate rate.

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