

Rates effective August 7th, 2008 and subject to change without notice

**Savings and Certificate Rates**

SAVINGS	Minimum Deposit to Open	Minimum Daily Balance to Earn APY	Dividend Rate <sup>1</sup>	APY <sup>2</sup>
Regular Share Account	\$50	\$50	0.250%	0.25%
Holiday Savings	\$25	\$25	0.995%	1.00%
Calif. Uniform Transfers to Minors Account	\$5	\$5	0.250%	0.25%
Smart Savers Youth Account	\$5	\$5	0.250%	0.25%
Achievers Account (Teen Account)	\$20	\$20	0.250%	0.25%
IRA Savings	\$100	\$100	0.995%	1.00%

HEALTH SAVINGS	Minimum Deposit to Open	Minimum Daily Balance to Earn APY	Dividend Rate <sup>1</sup>	APY <sup>2</sup>
Health Savings Account (HSA)	\$100	\$100	2.960%	3.00%

CHECKING	Minimum Deposit to Open	Minimum Daily Balance to Earn APY	Dividend Rate <sup>1</sup>	APY <sup>2</sup>
Interest Checking	\$20	\$2,500	0.20%	0.20%
		\$10,000	0.99%	1.00%
		\$25,000	0.99%	1.00%
High-Yield Interest Checking	\$10,000	\$10,000	1.982%	2.00%

MONEY MARKET ACCOUNTS	Minimum Deposit to Open	Minimum Daily Balance to Earn APY	Dividend Rate <sup>1</sup>	APY <sup>2</sup>
Money Market Plus	\$2,500	\$2,500	0.995%	1.00%
		\$15,000	0.995%	1.00%
		\$50,000	1.243%	1.25%
		\$100,000	2.227%	2.25%
		\$150,000	2.276%	2.30%
		\$250,000	2.325%	2.35%

CERTIFICATES	Minimum Deposit to Open <sup>5</sup>	Minimum Daily Balance to Earn APY <sup>5</sup>	Dividend Rate	APY <sup>2</sup>
3-Month Standard	\$2,000	\$2,000	1.884%	1.90%
6-Month Standard	\$2,000	\$2,000	1.982%	2.00%
9-Month Add-on Standard <sup>4</sup>	\$500	\$500	2.716%	2.75%
11-Month Standard	\$2,000	\$2,000	2.960%	3.00%
12-Month Standard	\$2,000	\$2,000	2.765%	2.80%
12-Month IRA	\$2,000	\$2,000	2.765%	2.80%
12-Month Ollie Youth Certificate	\$500	\$500	2.765%	2.80%
12-Month Achievers Teen Certificate	\$1,000	\$1,000	2.765%	2.80%
18-Month Standard/IRA	\$2,000	\$2,000	2.765%	2.80%
24-Month Standard/IRA/IRA Add-On <sup>7</sup>	\$2,000	\$2,000	2.813%	2.85%
30-Month Standard/IRA	\$2,000	\$2,000	2.813%	2.85%
36-Month Standard/IRA	\$2,000	\$2,000	3.008%	3.05%
48-Month Standard/IRA	\$2,000	\$2,000	3.590%	3.65%
60-Month Standard/IRA	\$2,000	\$2,000	3.735%	3.80%

<sup>1</sup> Variable rate account. <sup>2</sup> Annual Percentage Yield. <sup>3</sup> Funds new to SMCU only.

<sup>4</sup> Additional deposits of \$50 or more allowed during the 9-month certificate term. <sup>5</sup> \$500 for Education Savings Account. <sup>6</sup> Maximum balance permitted is \$100,000. <sup>7</sup> Additional deposits of \$500 or more allowed during the initial 24-month certificate term.

Dividends are compounded and credited monthly. Fees may reduce earnings. Penalty for early withdrawal may apply on certificates. Pre-authorized withdrawal transaction limits apply to savings and money market accounts. For new membership, a one-time \$10 non-refundable membership entrance fee applies (\$1 for youth up to age 18). For complete terms and conditions, refer to the *Truth-In-Savings Disclosure & Account Agreements* and *Member Relationship Tiers and Cost Recovery* brochures.

This credit union is federally insured by the National Credit Union Administration (NCUA).