

Pacific Crest Federal Credit Union

541-884-1376
800-570-0265
www.mypcfcu.org

Certificates & IRA Certificates

(Fixed Rates)

Rate and Fee Schedule: The rates, fees and terms applicable to your account at the Credit Union are provided in this Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective November 15, 2013		For Internal Use Only		Minimum to Open	Tier	Dividend Rate	Annual Percentage Yield
Certificate Term	Acc Codes	California IRA ACC Codes					
6 Months	34	35	\$ 500.00	\$500 - \$9,999.99	\$10,000+	0.05%	0.05%
	Monthly ACC	66				31	0.10%
EASY SAVER 12 Months	63	64	\$ 100.00			0.15%	0.15%
(For Members below 18 years of age)							
12 Months	38	39	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000 +	0.10%	0.10%
	Monthly ACC	68				65	0.15%
18 Months*	42	43	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000 +	0.15%	0.15%
	Monthly ACC	70				71	0.15%
24 Months	46	47	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000 +	0.25%	0.25%
	Monthly ACC	72				73	0.30%
36 Months	50	51	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000+	0.45%	0.45%
	Monthly ACC	74				75	0.50%
48 Months	54	55	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000+	0.55%	0.55%
	Monthly ACC	76				77	0.60%
60 Months	58	59	\$ 1,000.00	\$1000 - \$9,999.99	\$10,000+	0.90%	0.90%
	Monthly ACC	78				79	0.95%

*18 month certificate offers a one time bump-up in the term. (See Back)
All IRA certificates have a \$10.00 annual fee deducted April 1st of each year.

FEDERALLY INSURED BY THE NCUA



TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES FOR SHARE CERTIFICATE ACCOUNTS (FIXED RATES)

RATE INFORMATION. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

DIVIDENDS COMPOUNDING AND CREDITING. The compounding and crediting of dividends applicable to each account is set forth in the Rate and Fee Schedule (front). The Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter unless specified monthly to a share account. Easy Saver Certificate is paid monthly. At account opening, you may request accrued dividends be withdrawn or transferred to a share account monthly. The Monthly Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month. If you select either option, the annual percentage yield on your account will be set forth on the Certificate Receipt.

NATURE OF DIVIDENDS. Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period.

BALANCE INFORMATION. The minimum balance requirements applicable to each account are set forth in the Rate and Fee Schedule for all accounts, dividends are calculated by the Daily Balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

TRANSACTION LIMITATIONS. After your account is opened, your ability to make additional deposits to your account or withdrawal of dividends is not allowed. (Deposits are allowed on the Easy Saver Certificate anytime with a minimum amount of \$25.00 each. IRA Certificates, additional deposits allowed anytime.)

18 Month Certificate Bump up Option. This option maximizes the return on your investment by allowing you, at one time during the term of your certificate, to contact the credit union and request your current dividend rate will be changed to the dividend rate currently in effect for your tier level.

MATURITY. Your account will mature as indicated on your Certificate Receipt or Renewal Notice. Please contact the branch if, at maturity, funds should be raised to the next tier.

EARLY WITHDRAWAL PENALTY. We may impose a penalty if you withdraw any of the principal before the maturity date.

AMOUNT OF PENALTY. The amount of early withdrawal penalty for share certificates with less than 12 months until maturity is 90 days interest on the amount withdrawn or \$25, whichever is greater.

The amount of early withdrawal penalty for share certificates with 12 months or greater until maturity, the penalty will be half of the accrued interest that would have been earned on the amount withdrawn or \$25, whichever is greater.

HOW THE PENALTY WORKS. The penalty is calculated as forfeiture to your account. If your account has not earned dividends whether paid to your share certificate or accrued to cover the penalty, the unearned portion of the penalty will be deducted from your principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) IRA Certificates once the member reaches the age of 59½.

RENEWAL POLICY. The renewal policy for your account is set to automatically renew for another term upon maturity, unless stated on your statement. These accounts have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

NON-TRANSFERABLE/NON-NEGOTIABLE. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the effective date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please contact the Credit Union.