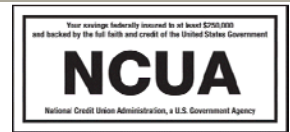




Serving Union Families in Southern California
(888) 48-UNION or (714) 704-2800



Savings Rates as of November 21, 2011

DEPOSIT ACCOUNTS	BALANCE	RATE*	APY
Regular Savings Minimum Balance of \$25. Fee for excessive withdrawals. Interest paid quarterly based upon average daily balance of \$100 or more.	\$100.00-\$1,999.99	0.00%	0.00%
	\$2,000.00-\$9,999.99	0.00%	0.00%
	Over \$10,000.00	0.05%	0.05%
Money Market Interest paid monthly based upon average daily balances of \$500 or more. No more than six withdrawals per month.	\$500.00-\$9,999.99	0.05%	0.05%
	Over \$10,000.00	0.10%	0.10%
Apprentice Share Draft Minimum Balance of \$250, otherwise \$10 monthly service charge applies.	\$0.00	0.00%	0.00%
Journeyman Share Draft Minimum Balance of \$500, otherwise \$10 monthly service charge applies.	\$0.00	0.05%	0.05%
Master Craftsman Share Draft Minimum Balance of \$1,000, otherwise \$10 monthly service charge applies.	\$0.00	0.05%	0.05%
Business Share Draft Minimum Balance of \$250, otherwise \$10 monthly service charge applies.	\$0.00	0.10%	0.10%
Vacation/Holiday Club Interest paid quarterly on balances of average daily balances of \$100 or more.	\$100.00	0.00%	0.00%
IRA Passbook	\$100.00	0.05%	0.05%
Term Share Certificates Minimum balance of \$500. Dividends paid quarterly and at maturity. Also available in IRA certificates.	TERM*	RATE*	APY
	30 Days	0.05%	0.05%
	60 Days	0.10%	0.10%
	90 Days	0.10%	0.10%
	180 Days	0.15%	0.15%
	12 Months	0.20%	0.20%
	18 Months	0.30%	0.30%
	24 Months	0.40%	0.40%
	30 Months	0.70%	0.70%
	36 Months	0.80%	0.80%
	48 Months	1.00%	1.00%
	60 Months	1.20%	1.20%
	Flex CD 12 Months	0.10%	0.10%
Flex CD 24 Months	0.30%	0.30%	

*Rates and terms subject to change without notice!