



Deposit Rates

SAVINGS & CHECKING

	Rate	APY
Regular Savings	.30%	.30%
Privilege Checking	.90%	.90%
Advantage Checking	.50%	.50%
Custom Savings	.30%	.30%
IRA Share	.70%	.70%

CERTIFICATES⁴

Minimum Balances of \$500

	Rate	APY
6-Month	.60%	.60%
12-Month	1.00%	1.00%
24-Month	1.05%	1.05%
36-Month	1.20%	1.21%
48-Month	1.55%	1.56%
60-Month	1.90%	1.91%

BUMP UP CERTIFICATES⁴

Minimum Balances of \$500

	Rate	APY
17-Month	.80%	.80%
30-Month	.95%	.95%
45-Month	1.30%	1.31%

IRA CERTIFICATES⁵

Minimum Balances of \$500

	Rate	APY
12-Month	1.10%	1.10%
24-Month	1.15%	1.15%
36-Month	1.30%	1.31%
48-Month	1.65%	1.66%
60-Month	2.00%	2.02%

MONEY MANAGEMENT

	Rate	APY
Prime		
\$2,000 - \$9,999.99	.45%	.45%
\$10,000 - \$24,999.99	.45%	.45%
\$25,000 & up	.60%	.60%

CAPITAL CLUB CERTIFICATES⁴

Minimum Balances of \$500

	Rate	APY
24-Month	1.55%	1.56%
36-Month	1.70%	1.71%
48-Month	2.05%	2.07%
60-Month	2.40%	2.42%

CAPITAL CLUB

BUMP UP CERTIFICATES⁴

Minimum Balances of \$500

	Rate	APY
30-Month	1.45%	1.46%
45-Month	1.80%	1.81%

CAPITAL CLUB

IRA CERTIFICATES⁵

Minimum Balances of \$500

	Rate	APY
24-Month	1.65%	1.66%
36-Month	1.80%	1.81%
48-Month	2.15%	2.17%
60-Month	2.50%	2.52%

MONEY MANAGEMENT

	Rate	APY
Premiere		
\$25,000 - \$49,999.99	.60%	.60%
\$50,000 - \$99,999.99	.75%	.75%
\$100,000 & up	.85%	.85%

JUMBO CERTIFICATES⁴

Balances \$100,000 & up

	Rate	APY*
6-Month	0.85%	0.85%
12-Month	1.25%	1.26%
24-Month	1.55%	1.56%
36-Month	1.70%	1.71%
48-Month	2.05%	2.07%
60-Month	2.40%	2.42%

JUMBO BUMP UP CERTIFICATES⁴

Balances \$100,000 & up

	Rate	APY
17-Month	1.30%	1.31%
30-Month	1.45%	1.46%
45-Month	1.80%	1.81%

Borrowing Rates

AUTOS/BOATS

New Vehicle/Boat*	APR*
Up to 60 Mos	3.74%- 8.98%
Up to 84 Mos (\$25,000 Min)	3.99%- 9.24%
Up to 96 Mos (\$50,000 Min)	6.49%- 6.99%
Used Vehicle/Boat*	APR*
Up to 60 Mos	3.99%- 9.23%
Up to 84 Mos (\$25,000 Min)	5.25%- 10.49%
Up to 96 Mos (\$50,000 Min)	6.99%- 7.49%

OTHER LOANS

Personal Loan*	APR*
Up to 24 Mos	8.49%- 14.83%
Up to 60 Mos	9.65%- 18.00%
MoneyLine Line-of-Credit	11.75%- 14.75%
Share Secured	3.30%

CREDIT CARD

	APR*
Visa Platinum*	6.99%- 11.99%

HOME EQUITY LOANS

Home Equity Single Advance (Owner Occupied)	APR*
Up to 15 Years	5.74%- 8.74%
Home Equity Single Advance (Investment Property)¹	APR*
Up to 10 Years	8.00%- 10.00%

HOME EQUITY LOANS

Home Equity 125% LTV (Owner Occupied)¹	APR*
Up to 10 Years	8.70%- 10.70%
Home Equity Line-of-Credit (HELOC)^{***}	APR*
Up to 95% LTV	3.99%

Rates are effective: 5-1-2011 through 5-30-2011.

*Annual Percentage Rate (APR) based on evaluation of applicant's credit. Your actual APR will be within the stated range and will be disclosed at the time of disbursement.

**Bump-Up CD's. 1-time bump-up during term. Can add new money at time of bump-up. Except for Jumbo Bump-Ups, minimum opening bal. of \$500.

*** OWNER OCCUPIED ONLY: up to 95% LTV - rates subject to change monthly. For a \$20,000 loan, your monthly payment would be approximately \$384.25 for 5 years, \$292.08 for 7 years, \$221.95 for 10 years, \$168.67 for 15 years.

1 - INVESTMENT PROPERTY ONLY: 70% LTV - rates subject to change monthly. For a \$20,000 loan, your monthly payment would be approximately \$400.76 for 5 years, \$311.73 for 7 years, \$245.31 for 10 years.

2 - OWNER OCCUPIED ONLY: 125% LTV, MAXIMUM \$50,000 for 5 years, \$75,000 for 7 years, and \$100,000 for 10 years- rates subject to change monthly. For a \$20,000 loan, your monthly payment would be approximately \$407.93 for 5 years, \$319.25 for 7 years, and \$255.53 for 10 years.

3 - Minimum loan amount of \$10,000 and Maximum Loan amount of \$300,000. Owner occupied and primary address only.

Early Withdrawal Penalties

4 - In the case of early withdrawals of the principal amount or any portion thereof, a penalty will be imposed. SDFCU reserves the right to require 24 hours written notice of your intent to withdraw. Penalties are assessed at the time of withdrawal and are calculated as follows: Less than 12-month Certificates - You will forfeit the lesser of 30 days of dividends on the amount withdrawn or the amount of dividends earned since the date of issuance. 12-Month and longer Certificates - You will forfeit the lesser of 180 days of dividends on the amount withdrawn or the amount of dividends earned since the date of issuance. No penalty will be imposed if the withdrawal is a result of voluntary or involuntary liquidation of the Credit Union or upon death of the member.

5- In the case of early withdrawals of the principal amount or any portion thereof, a penalty will be imposed. You will forfeit the lesser of 180 days of dividends on the amount withdrawn or the amount of dividends earned since the date of issuance. SDFCU penalties are imposed only on actual dividends earned and not on the principal certificate amount. No SDFCU penalties will be imposed if the withdrawal is subsequent to your death or

permanent disability, nor if the withdrawal is the result of voluntary or involuntary liquidation of the credit union.
† APR is variable and subject to change monthly. If imposed, the minimum finance charge is \$0.50.