



a division of CEFCU, an Illinois-chartered credit union

Valley Business Regular Share Rate Schedule

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The rates, terms and conditions applicable to your account at Valley Credit Union are provided in this Rate Schedule. Fees applicable to your account at Valley Credit Union are provided in the Fee Schedule. Valley Credit Union may offer other rates for these accounts from time to time. Rates, terms and conditions are subject to change and we reserve the right to change upon notice as required by law. Effective Date: Jan 01, 2010.

| Valley Business Share Accounts | Valley Business Regular Share |
|---|-------------------------------|
| Dividends Dividend Rate/Annual Percentage Yield | 0.15% / 0.15% |
| Dividends Compounded | Calendar Quarter |
| Dividends Credited | Calendar Quarter |
| Dividend Period | Calendar Quarter |
| Dividend Declaration Date | 12-31-09 |
| Balance Requirements | |
| Minimum Opening Deposit | \$5.00 |
| Minimum Balance To Avoid Service Fee | \$5.00 |
| Minimum Balance To Earn The Stated APY | \$300.00 |
| Balance Method | Daily Balance |
| Account Limitations See Section 7 below. | Account limitations apply. |

Truth-In-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate Schedule are share accounts.

- 1. Par Value.** The par value of a share in Valley Credit Union is \$5.00.
- 2. Rate Information.** Our share accounts are designated as variable rate accounts. The Dividend Rates and Annual Percentage Yields are prospective rates and yields that Credit Union anticipates paying for the applicable dividend period. These rates and yields may change at any time at the Credit Union's discretion.
- 3. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 4. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. The most recent Dividend Declaration date is reflected on the Rate Schedule.
- 5. Accrual of Dividends.** For **Valley Business Regular Share accounts** dividends begin to accrue on the business day you deposit cash or non-cash items (e.g., checks) to your account if deposited before the close of business. For **Valley Business Regular Share accounts** if you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 6. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For the **Valley Business Regular Share accounts** there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the Fee Schedule and the account may be reclassified or closed. For **Valley Business Regular Share accounts** there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield, and no dividend will be paid. For **Valley Business Regular Share accounts** using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- 7. Account Limitations.** For **Valley Business Regular Share accounts** no more than six (6) pre-authorized, automatic, or telephone transfers, may be made from these accounts to another account of yours or to a third party in a month. If you exceed or attempt to exceed, these transfer limits, the excess transfer request may be refused or reversed, and your account may be subject to a fee and your account may be reclassified or closed.