



a division of CEFCU, an Illinois-chartered credit union

Individual Retirement Account (IRA) 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. Rates are variable and 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: Mar 1, 2010.

IRA Accounts	Valley Market Rate IRA (Traditional, Roth, Education)
Account Balance	Dividends Dividend Rate/Annual Percentage Yield
\$5.00-\$2499.99	0.65% / 0.65%
\$2,500.00-\$4,999.99	0.65% / 0.65%
\$5,000.00-\$9,999.99	0.65% / 0.65%
\$10,000.00-\$24,999.99	0.65% / 0.65%
\$25,000.00-\$49,999.99	0.80% / 0.80%
\$50,000.00-\$99,999.99	0.90% / 0.90%
\$100,000.00-\$249,999.99	1.04% / 1.05%
\$250,000.00 & greater	1.04% / 1.05%
Dividends Compounded	Calendar Month
Dividends Credited	Calendar Month
Dividend Period	Calendar Month
Dividend Declaration Date	02-28-10
Balance Requirements	
Minimum Opening Deposit	\$5.00
Minimum Balance To Avoid Service Fee	None
Minimum Balance To Earn The Stated APY	\$5.00
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 IRA share accounts.

- 1. Par Value.** The par value of a share in Valley Credit Union is \$5.00.
- 2. Rate Information.** Our IRA 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. **Each account** is a tiered rate account. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
- 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 **all 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 **all 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 **all 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 **all 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 Market Rate IRA account**, all other terms and disclosures of our IRA Agreement and Disclosures Statement apply, which by this reference is incorporated into this disclosure in its entirety.