



INDIVIDUAL RETIREMENT ACCOUNT (IRA) RATES

The following savings account rates have been declared for the period of 10/01/11 to 12/31/11.

ACCOUNT TYPE	BALANCE	ANNUAL PERCENTAGE YIELD (APY)	RATE
Traditional IRA Savings (S20)	All	0.20%	0.20%
Roth IRA Savings (S21)	All	0.20%	0.20%
Education IRA Savings (S23)	All	0.20%	0.20%
SEP IRA Savings (S24)	All	0.20%	0.20%
Health Savings (S26)	All	0.40%	0.40%

Dividends for all above accounts are paid quarterly on the daily balance. Savings account dividends will be declared by the Board of Directors at the end of each quarter. The above yields represent what was paid during the above quarter. Law prohibits the payment of dividends in excess of the credit union's available earnings.

IRA SAVINGS CERTIFICATE RATES

Effective February 1, 2012

TRADITIONAL IRA

A traditional IRA brings you significant upfront tax advantages, and with less money taken out for taxes, the power of compound earnings is strengthened. With a traditional IRA, earnings accumulate tax-deferred and contributions are tax-deductible if you qualify.

TERM	APY	RATE
12 to 23 months (I8)	0.45%	0.45%
24 to 35 months (I9)	0.80%	0.80%
36 to 47 months (I10)	1.06%	1.05%
48 to 59 months (I11)	1.31%	1.30%
60 months (I12)	1.76%	1.75%

Dividends for regular IRA savings certificates are calculated daily and paid monthly. Upon early withdrawal, all IRA savings certificates with a 12-month maturity or less will carry a 60-day forfeiture of dividends. IRA savings certificates over one year will carry a 90-day forfeiture of dividends. The dividend penalty will never exceed the amount of dividends actually earned.

Rates are subject to change at any time. See our website for more information. www.coastccu.org

IRA SAVINGS CERTIFICATE RATES

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ROTH IRA

Similar to a traditional IRA, a Roth IRA earns tax-deferred dividends and allows for flexible withdrawal options. The difference is that taxes are calculated and withheld at the time of contribution (rather than the time of withdrawal) so qualified distributions are tax-free.

TERM	APY	RATE
12 to 23 months (I18)	0.45%	0.45%
24 to 35 months (I19)	0.80%	0.80%
36 to 47 months (I20)	1.06%	1.05%
48 to 59 months (I21)	1.31%	1.30%
60 months (I22)	1.76%	1.75%

COVERDELL EDUCATION SAVINGS ACCOUNT (ESA)

Give your child the gift of education. Coverdell Education Savings Accounts (ESAs) help parents save for elementary, secondary, and higher expenses by allowing the potential for tax-free withdrawals (including dividend earnings).

TERM	APY	RATE
12 to 23 months (I38)	0.45%	0.45%
24 to 35 months (I39)	0.80%	0.80%
36 to 47 months (I40)	1.06%	1.05%
48 to 59 months (I41)	1.31%	1.30%
60 months (I42)	1.76%	1.75%

SIMPLIFIED EMPLOYEE PENSION (SEP) IRA

A Simplified Employee Pension plan, commonly known as a SEP IRA, is a retirement plan specifically designed for self-employed people and small business owners. Plans can be set up for business owners themselves, or for their employees.

TERM	APY	RATE
12 to 23 months (I48)	0.45%	0.45%
24 to 35 months (I49)	0.80%	0.80%
36 to 47 months (I50)	1.06%	1.05%
48 to 59 months (I51)	1.31%	1.30%
60 months (I52)	1.76%	1.75%

Each member's account is federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a United States government agency.

