

Belonging Never Felt Better



**SAVINGS AND CHECKING ACCOUNT RATES**

THE FOLLOWING SAVINGS AND CHECKING ACCOUNT RATES WERE PAID DURING THE PRIOR DIVIDEND PERIOD  
4-1-08 to 6-30-08

<u>ACCOUNT TYPE</u>	<u>BALANCE</u>	<u>ANNUAL PERCENTAGE YIELD (APY)</u>	<u>RATE</u>
<b>Membership Savings (S1)</b>	0. to 99.	0.00%	0.00%
	100. to 499.	1.41%	1.40%
	500. to 2,499.	1.51%	1.50%
	2,500. to 9,999.	1.56%	1.55%
	10,000. plus	1.66%	1.65%
<b>Special Savings (S2)</b>	0. to 499.	1.41%	1.40%
	500. to 2,499.	1.51%	1.50%
	2,500. to 9,999.	1.56%	1.55%
	10,000. plus	1.66%	1.65%
<b>Holiday Club (S9)</b>	All	1.51%	1.50%
<b>Youth Savings (S18)</b>	All	1.56%	1.55%
<b>IRA Savings (S20)</b>	All	1.66%	1.65%
<b>Roth IRA Savings (S21)</b>	All	1.66%	1.65%
<b>Education IRA Savings (S23)</b>	All	1.66%	1.65%
<b>SEP IRA Savings (S24)</b>	All	1.66%	1.65%
<b>Health Savings (S26)</b>	All	3.03%	3.00%
<b>Interest Checking (S5)</b>	All	0.75%	0.75%

Dividends for all above accounts are paid quarterly on the daily balance. Savings and Checking 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.

**LIQUID ASSET ACCOUNT RATES**

DIVIDENDS DECLARED FOR August 2008

<u>Liquid Assets (S7)</u>	<u>BALANCE</u>	<u>APY</u>	<u>RATE</u>
	0. to 2,499.	1.41%	1.40%
	2,500. to 9,999.	1.56%	1.55%
	10,000. to 24,999	1.61%	1.60%
	25,000. to 49,999	1.82%	1.80%
	50,000. plus	2.02%	2.00%

Dividends for the Liquid Assets accounts are calculated on the daily balance and are paid monthly. Dividends are declared by the Board of Directors at the end of each month.

**SAVINGS CERTIFICATE RATES**

Effective August 27, 2008

<u>TERM</u>	<u>Minimum Balance \$500 - \$9,999</u>	
	<u>APY</u>	<u>RATE</u>
<b>90 - 181 days</b>	n/a	n/a
<b>182 - 364 days (I63)</b>	3.09%	3.05%
<b>12 - 23 mos. (I66)</b>	3.35%	3.30%
<b>24 - 35 mos. (I69)</b>	3.61%	3.55%
<b>36 - 47 mos. (I72)</b>	4.13%	4.05%
<b>48 - 59 mos. (I75)</b>	5.01%	4.90%
<b>60 mos. (I78)</b>	5.06%	4.95%

<u>TERM</u>	<u>Minimum Balance \$10,000 - \$74,999</u>	
	<u>APY</u>	<u>RATE</u>
<b>90 - 181 days (I61)</b>	2.94%	2.90%
<b>182 - 364 days (I64)</b>	3.20%	3.15%
<b>12 - 23 mos. (I67)</b>	3.45%	3.40%
<b>24 - 35 mos. (I70)</b>	3.71%	3.65%
<b>36 - 47 mos. (I73)</b>	4.23%	4.15%
<b>48 - 59 mos. (I76)</b>	5.06%	4.95%
<b>60 mos. (I79)</b>	5.12%	5.00%

<u>TERM</u>	<u>Minimum Balance \$75,000 and above</u>	
	<u>APY</u>	<u>RATE</u>
<b>90 - 181 days (I62)</b>	3.04%	3.00%
<b>182 - 364 days (I65)</b>	3.30%	3.25%
<b>12 - 23 mos. (I68)</b>	3.56%	3.50%
<b>24 - 35 mos. (I71)</b>	3.82%	3.75%
<b>36 - 47 mos. (I74)</b>	4.33%	4.25%
<b>48 - 59 mos. (I77)</b>	5.12%	5.00%
<b>60 mos. (I80)</b>	5.17%	5.05%

Interest for all savings certificates is calculated daily and paid monthly. Upon early withdrawal, all savings certificates with a 12 month maturity or less will carry a 60 day forfeiture of interest. Savings certificates over one year will carry a 90 day forfeiture of interest. Penalty will never exceed the amount of interest actually earned.

Each member's account is federally insured to at least \$100,000 by the National Credit Union Administration, a United States government agency.

Rates subject to change at any time. See our website for more rate information.

[www.coastccu.org](http://www.coastccu.org)

