



SAVINGS & CHECKING ACCOUNT RATES

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

ACCOUNT TYPE	BALANCE	ANNUAL PERCENTAGE YIELD (APY)	RATE
Membership Savings (S1)	0. to 99.	0.00%	0.00%
	100. to 499.	0.10%	0.10%
	500. to 2,499.	0.10%	0.10%
	2,500. to 9,999.	0.15%	0.15%
	10,000. +	0.20%	0.20%
Special Savings (S2)	0. to 499.	0.10%	0.10%
	500. to 2,499.	0.10%	0.10%
	2,500. to 9,999.	0.15%	0.15%
	10,000. +	0.20%	0.20%
Holiday Club (S9)	All	0.10%	0.10%
Youth Savings (S18)	All	0.15%	0.15%
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%
Interest Checking (S5)	All	0.10%	0.10%

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 January 2012

	BALANCE	APY	RATE
Liquid Assets (S7)	0. to 9,999.	0.10%	0.10%
	10,000. to 24,999.	0.20%	0.20%
	25,000. to 49,999.	0.30%	0.30%
	50,000. to 74,999.	0.35%	0.35%
	75,000. +	0.45%	0.45%

Dividends for 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 February 1, 2012

TERM	Minimum Balance \$500 to \$9,999	
	APY	RATE
90 to 181 days	n/a	n/a
182 to 364 days (I63)	0.35%	0.35%
12 to 23 months (I66)	0.40%	0.40%
24 to 35 months (I69)	0.70%	0.70%
36 to 47 months (I72)	0.95%	0.95%
48 to 59 months (I75)	1.21%	1.20%
60 months (I78)	1.66%	1.65%

TERM	Minimum Balance \$10,000 to \$74,999	
	APY	RATE
90 to 181 days (I61)	0.20%	0.20%
182 to 364 days (I64)	0.35%	0.35%
12 to 23 months (I67)	0.40%	0.40%
24 to 35 months (I70)	0.75%	0.75%
36 to 47 months (I73)	1.00%	1.00%
48 to 59 months (I76)	1.26%	1.25%
60 months (I79)	1.71%	1.70%

TERM	Minimum Balance \$75,000 and above	
	APY	RATE
90 to 181 days (I62)	0.25%	0.25%
182 to 364 days (I65)	0.40%	0.40%
12 to 23 months (I68)	0.45%	0.45%
24 to 35 months (I71)	0.80%	0.80%
36 to 47 months (I74)	1.06%	1.05%
48 to 59 months (I77)	1.31%	1.30%
60 months (I80)	1.76%	1.75%

Dividends for all savings certificates are calculated daily and paid monthly. Dividends can be compounded or withdrawn. Upon early principal withdrawal, all savings certificates with a 12-month maturity or less will carry a 60-day forfeiture of dividends. Savings certificates over one year will carry a 90-day forfeiture of dividends. 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

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

