

## Watsonville Hospital Federal Credit Union

75 Nielson Street, Watsonville, CA 95076

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### SHARE RATE SCHEDULE

Rates effective as of April 1, 2015

This rate schedule states rates applicable to specified accounts and fees common to all accounts. This schedule is incorporated as a part of your account agreement with Watsonville Hospital Federal Credit Union.

Account Name	Rate Type	Minimum Opening Balance	Minimum To Earn Dividend	Dividend Rate	Annual Percentage Yield (APY)
Regular Shares \$25 - \$2,499 \$2,500 - \$4,999 \$5,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.04% 0.04% 0.05% 0.05%	0.04% 0.04% 0.05% 0.05%
Scottie Saver	Fixed	\$10	\$25	0.08%	0.08%
Christmas Club (and other sub shares)	Fixed	\$5	\$25	0.04%	0.04%
IRA \$25 - \$999 \$1,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.10% 0.75% 0.80%	0.10% 0.75% 0.80%
6 Month Share Certificate	Fixed	\$2,000	\$2,000	0.15%	0.15%
6 Month Share Certificate	Fixed	\$10,000	\$10,000	0.20%	0.20%
12 Month Share Certificate	Fixed	\$2,000	\$2,000	0.20%	0.20%
12 Month Share Certificate	Fixed	\$10,000	\$10,000	0.25%	0.25%
18 Month Share Certificate	Fixed	\$2,000	\$2,000	0.25%	0.25%
18 Month Share Certificate	Fixed	\$10,000	\$10,000	0.30%	0.30%
24 Month Share Certificate	Fixed	\$2,000	\$2,000	0.30%	0.30%
24 Month Share Certificate	Fixed	\$10,000	\$10,000	0.40%	0.40%

Members' accounts are insured by the National Credit Union Administration (NCUA) up to \$250,000. Individual retirement accounts are also insured up to \$250,000