

**Watsonville Hospital Federal Credit Union**  
**75 Nielson Street, Watsonville, CA 95076**  
**(831) 724-8098 (831) 761-5662 (fax)**

**15 Month Cert Special**

\$2K Minimum  
1.00%/1.00%(APY)

\$10K Minimum  
1.10%/1.10%(APY)

**SHARE RATE SCHEDULE**  
Rates effective as of July 1, 2010

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.

<b>Account Name</b>	<b>Rate Type</b>	<b>Minimum Opening Balance</b>	<b>Minimum To Earn Dividend</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
Regular Shares \$25 - \$2,499 \$2,500 - \$4,999 \$5,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.10% 0.10% 0.20% 0.20%	0.10% 0.10% 0.20% 0.20%
Scottie Saver	Fixed	\$10	\$25	0.20%	0.20%
Christmas Club (and other sub shares)	Fixed	\$5	\$25	0.20%	0.20%
IRA \$25 - \$999 \$1,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.80% 1.70% 1.80%	0.80% 1.71% 1.81%
6 Month Share Certificate	Fixed	\$2,000	\$2,000	0.45%	0.45%
6 Month Share Certificate	Fixed	\$10,000	\$10,000	0.55%	0.55%
12 Month Share Certificate	Fixed	\$2,000	\$2,000	0.75%	0.75%
12 Month Share Certificate	Fixed	\$10,000	\$10,000	0.85%	0.85%
18 Month Share Certificate	Fixed	\$2,000	\$2,000	0.85%	0.85%
18 Month Share Certificate	Fixed	\$10,000	\$10,000	0.95%	0.95%
24 Month Share Certificate	Fixed	\$2,000	\$2,000	1.25%	1.26%
24 Month Share Certificate	Fixed	\$10,000	\$10,000	1.35%	1.36%

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