SANTA CRUZ COMMUNITY CREDIT UNION

Deposit Rates

EFFECTIVE DATE: NOVEMBER 17, 2026

Savings & Money Market

ACCOUNT NAME	OPENING BALANCE	MINIMUM BALANCE**	DIVIDEND RATE	APY*
Regular Savings	$5	$100	0.04%	0.04%
Holiday Club Savings**	$10	$10	1.04%	1.04%
Super D'per Savings***	$100	$100	1.54%	1.55%
FlexFund^	$500 – 4,999	$500	1.75%	1.76%
	$5,000 – $25,000	$5,000	2.00%	2.02%
	$25001+	$25,001	0.04%	0.04%
Money Market	$2,500 – $9,999	$2,500	1.25%	1.26%
	$10,000 – $24,999	$10,000	1.25%	1.26%
	$25,000+	$25,000	1.25%	1.26%

* APY=Annual Percentage Yield. **There is an early withdrawal penalty of $20. No withdrawals may be made to this account. On November 14, 2025, the funds in this account will be transferred automatically to the member's SCCCU Savings account unless a SCCCU checking account is opened. ***You must set up and maintain a recurring deposit of at least $100 to SCCCU Savings or Checking or SCCCU checking Account. If automatic deposits stop after 60 days, the account will be closed and money transferred to the member's SCCCU Savings Account. ^You can make up to six withdrawals per month from a FlexFund account without penalty. A $4,999 balance earns a blended rate of 1.77% APY. A $25,000 balance earns a blended rate of 1.97% APY. A $30,000 balance earns a blended rate of 1.65% APY.

Dividends are paid from current and available earnings, after required transfers to reserves at the end of the dividend period. Fees or other conditions could reduce earning on any of the accounts listed. Dividend Rate and prospective Annual Percentage Yield are set forth above. The Dividend Rate and APY may change monthly as determined by the Board of Directors. Federally insured by the NCUA.

Certificates of Deposit

TERMS	OPENING BALANCE	DIVIDEND RATE	APY*
7 Months **	$500	3.44%	3.50%
9 Months	$500	2.00%	2.02%
11 Months	$500	2.50%	2.53%
13 Months	$500	2.85%	2.89%
15 Months	$500	2.90%	2.94%
24 Months	$500	2.65%	2.69%

* APY= Annual Percentage Yield. The rate in effect at the time of certificate opening is the rate you will be paid for the entire term of the Certificate. The Annual Percentage Yield (APY) assumes dividends will remain on deposit until maturity. A withdrawal will reduce your earnings. Minimum deposit is $500. Maximum deposit is $250,000. No additional deposits are permitted to a Certificate once it is opened, unless otherwise disclosed. We may impose penalties for early withdrawal of a Certificate. The penalty can be deducted from either dividends and/or principal. This Certificate is non-negotiable and non-transferable. We will send a reminder notice of the Maturity Date thirty (30) days in advance. If you take no action, the Certificate will renew automatically at Maturity for a like term. The Interest Rate and Annual Percentage Yield on the renewal certificate will be the rate then in effect for like Certificate. A grace period for withdrawal after automatic renewal of seven (7) days will apply. Thereafter, withdrawals of principal balance on the renewed Certificate will again be subject to an early withdrawal penalty until the Maturity Date. Santa Cruz Community Credit Union membership required. Rates subject to change. Federally insured by NCUA. **Special offer for NEW MONEY ONLY. Offer ends November 30, 2026.

Individual Retirement Accounts

TERMS	OPENING BALANCE	DIVIDEND RATE	APY*
6 Months	$100	2.25%	2.28%
12 Months	$100	2.50%	2.53%
18 Months	$100	2.75%	2.79%
24 Months	$100	2.65%	2.69%
36 Months	$1,000	0.85%	0.85%
48 Months	$1,000	1.00%	1.00%
60 Months	$1,000	0.45%	0.45%

* APY= Annual Percentage Yield. There is an early withdrawal penalty on IRAs. The Dividend Rate and Annual Percentage Yield (APY) are subject to change at any time. The APY is based on the assumption that dividends will remain in the account until maturity. Any withdrawals, fees, or transfers reduce earnings and there may be penalties for early withdrawals. Please refer to our "Truth In Savings Disclosure" for specific details about any account. Federally insured by the NCUA.

IF YOU HAVE ANY QUESTIONS ABOUT RATES OR FEES ON YOUR ACCOUNT(S), PLEASE CALL THE CREDIT UNION AT 831-425-7708.

NCUA * Federally Insured by NCUA up to $250,000