

# INVESTMENT RATE SHEET

## North Coast Credit Union

1100 Dupont St., Bellingham, WA 98225  
 1410 Riverside Dr., Mount Vernon, WA 98273  
 5657 Riverside Dr., Ferndale, WA 98248  
 108 N Township St., Sedro-Woolley, WA 98284

**12/01/10**

	Minimum	Dividend Rate	Annual Percentage Yield
<b>CHECKING AND SAVINGS ACCOUNTS</b>			
<b>Smart Checking</b>	\$0.01 - \$1,000.00	3.832%	3.90%
If you do not meet qualifications, see Choice Checking Rate			
<b>Choice Checking</b>	\$1,000	0.100%	0.10%
<b>Money Market Checking</b>	\$2,500.00 - \$9,999.99	0.250%	0.25%
	\$10,000.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 +	0.499%	0.50%
<b>Savings</b>	\$100.00 - \$9,999.99	0.250%	0.25%
	\$10,000.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 +	0.499%	0.50%
<b>Money Market Savings</b>	\$100.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 - \$249,999.99	0.499%	0.50%
	\$250,000.00 +	0.747%	0.75%
<b>Youth Savings (under 18)</b>	\$5.00 +	0.250%	0.25%
<b>Health Savings (must have a HDHP)</b>	\$5.00 +	0.100%	0.10%

Dividends calculated daily and paid monthly.

## CERTIFICATES

<b>12 Month Youth Build a CD (Under 18)</b>	\$250	0.797%	0.80%
<b>3 Month Build a CD (SEG &amp; Community Builders Only)</b>	\$250	0.300%	0.30%
<b>3 Month Certificate</b>	\$1,000	0.300%	0.30%
<b>6 Month Certificate</b>	\$1,000	0.499%	0.50%
<b>12 Month Certificate</b>	\$1,000	0.797%	0.80%
<b>18 Month Certificate</b>	\$1,000	0.995%	1.00%
<b>2-Year Certificate</b>	\$1,000	1.243%	1.25%
<b>3-Year Certificate</b>	\$1,000	1.490%	1.50%
<b>4-Year Certificate</b>	\$1,000	1.736%	1.75%
<b>5-Year Certificate</b>	\$1,000	1.982%	2.00%

Dividends paid monthly.

## IRA PRODUCTS

<b>Roth IRA / IRA Savings</b>	\$250	0.250%	0.25%
<b>3 Month Roth IRA / IRA Certificate</b>	\$250	0.300%	0.30%
<b>6 Month Roth IRA / IRA Certificate</b>	\$250	0.499%	0.50%
<b>12 Month Roth IRA / IRA Certificate</b>	\$250	0.797%	0.80%
<b>18 Month Roth IRA / IRA Certificate</b>	\$250	0.995%	1.00%
<b>2-Year Roth IRA / IRA Certificate</b>	\$250	1.243%	1.25%
<b>3-Year Roth IRA / IRA Certificate</b>	\$250	1.490%	1.50%
<b>4-Year Roth IRA / IRA Certificate</b>	\$250	1.736%	1.75%
<b>5-Year Roth IRA / IRA Certificate</b>	\$250	1.982%	2.00%

Dividends paid monthly.

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days interest; a term of over one year is penalized 90 days interest. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to **\$250,000** by NCUA. IRA accounts are insured separately up to **\$250,000** by NCUA.