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ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

☐ New Account

The Annual Percentage Yields ("APY") and corresponding Dividend Rates for each Account are shown below.

☐ Request for Information

EFFECTIVE DATE: 4/11/2023

	VARIABLE RATE				
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE		
Primary Share (1)	\$5.00 & Greater	<u>0.250</u> %	<u>0.250</u> %		
U-Name-It Savings (1)		<u>0.250</u> %	<u>0.250</u> %		
Desert Kids Savings(1)		<u>1.005</u> %	<u>1.000</u> %		
\$martcents Savings (1)	\$0.01 - \$500.00	<u>2.531</u> %	<u>2.500</u> %		
Traditional IRA Share (1)		<u>1.005</u> %	<u>1.000</u> %		
Roth IRA Share (1)		<u>1.005</u> %	<u>1.005</u> %		
Super Saver (1)(3)	\$100.00 - \$2,499.99	<u>0.000</u> %	<u>0.000</u> %		
	\$2,500.00 - \$49,999.99	<u>1.511</u> %	<u>1.500</u> %		
	\$50,000.00 & Greater	<u>2.020</u> %	<u>2.000</u> %		
	FIXED RATE				
Account Type		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE		
52 Week Club (4)		<u>5.127</u> %	<u>5.000</u> %		
	FIXED RATE (Term Accounts)				
Account Type	MINIMUM BALANCE TO OPEN	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Term Share (3)(4)	<u>\$ 1,000.00</u>	6 Month	Less than \$1,000.00	<u>1.764</u> %	<u>1.750</u> %
			\$1,000.00 - \$49,999.99	<u>1.764</u> %	<u>1.750</u> %
			\$50,000.00 & Greater	<u>2.273</u> %	<u>2.250</u> %
	<u>\$ 1,000.00</u>	12 Month	Less than \$1,000.00	<u>2.018</u> %	<u>2.000</u> %
			\$1,000.00 - \$49,999.99	<u>2.018</u> %	<u>2.000</u> %
			\$50,000.00 & Greater	<u>2.529</u> %	<u>2.500</u> %
	<u>\$ 1,000.00</u>	24 Month	Less than \$1,000.00	<u>2.273</u> %	<u>2.250</u> %
			\$1,000.00 - \$49,999.99	<u>2.273</u> %	<u>2.250</u> %
			\$50,000.00 & Greater	<u>2.785</u> %	<u>2.750</u> %
	<u>\$ 1,000.00</u>	36 Month	Less than \$1,000.00	<u>2.529</u> %	<u>2.500</u> %
			\$1,000.00 - \$49,999.99	<u>2.529</u> %	<u>2.500</u> %
			\$50,000.00 & Greater	<u>3.042</u> %	<u>3.000</u> %

Account Type	FIXED RATE (Term Accounts - continued)				
	MINIMUM BALANCE TO OPEN	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Traditional IRA Term Share (3)(4) Roth IRA Term Share (3)(4)	\$ 1,000.00	6 Month	Less than \$1,000.00	2.018 %	2.000 %
			\$1,000.00 - \$49,999.99	2.018 %	2.000 %
			\$50,000.00 & Greater	2.529 %	2.500 %
	\$ 1,000.00	12 Month	Less than \$1,000.00	2.018 %	2.000 %
			\$1,000.00 - \$49,999.99	2.018 %	2.000 %
			\$50,000.00 & Greater	2.529 %	2.500 %
	\$ 1,000.00	24 Month	Less than \$1,000.00	2.273 %	2.250 %
			\$1,000.00 - \$49,999.99	2.273 %	2.250 %
			\$50,000.00 & Greater	2.785 %	2.750 %
	\$ 1,000.00	36 Month	Less than \$1,000.00	2.529 %	2.500 %
			\$1,000.00 - \$49,999.99	2.529 %	2.500 %
			\$50,000.00 & Greater	3.042 %	3.000 %
Jumbo Term Share (4)	\$ 100,000.00	48 Month		3.299 %	3.250 %
	\$ 100,000.00	60 Month		3.557 %	3.500 %
Save 2 Win (4)	\$ 25.00	12 Month		2.785 %	2.750 %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 04/01/2023. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) Only the funds that comprise each tier will earn the rate for that tier.
- (3) All deposited funds earn the rate for the tier.
- (4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (760) 446-3500.

Schedule of Fees and Charges

ATM/DEBIT/ELECTRONIC SERVICE FEES

Non CO-OP Network ATM Transaction.....	\$1.00
Debit/Credit Card Replacement Fee.....	\$5.00
Overdraft Privilege Debit Transaction.....	\$18.00
Non-Sufficient Funds ACH Transaction.....	\$29.00
ACH Stop Payment Fee.....	\$10.00
CO-OP Network ATM Transaction.....	FREE

CHECKING ACCOUNT SERVICE FEE

Non-Sufficient Funds (Per item).....	\$29.00
Share Draft Stop Payment.....	\$10.00
Overdraft Privilege Fee (Per item).....	\$25.00
Overdraft Transfer Fee (Per item).....	\$2.00
Check Orders (Check Printing)	
Basic Checking.....	At Cost
Premium Checking (1 box per year).....	FREE
Temporary Checks (per sheet).....	\$4.00
Overnight/FEDEX Services.....	\$50.00
Photocopy/Paid Checks (2 free per month).....	\$2.00
Monthly Service Fee	
Premium Checking.....	\$4.95
Premium Checking.....	\$1.95 ⁽¹⁾
Premium Checking.....	FREE ⁽²⁾

CORPORATE/COUNTER CHECKS

Payable to 3rd party.....	\$3.00
Stop Payment Fee (Lost, Stolen or Destroyed).....	\$15.00
Payable to Member.....	FREE

GENERAL FEES

Wire Transfer Incoming (Waived if over \$5,000).....	\$10.00
Wire Transfer Outgoing – Domestic.....	\$20.00
Wire Transfer Outgoing – International.....	\$50.00
Account Research/Reconciliation Fee (Per quarter-hour).....	\$6.00
Legal Processing Fee (Levies, Attachments, Subpoenas).....	\$25.00
Account Closure Fee (within first 6 months).....	\$5.00
Super Saver Withdrawal Fee (3 Free per month).....	\$5.00
Returned Mail Handling (Per item).....	\$5.00
Notice of Escheat (Per year).....	\$2.00
Verification of Deposit.....	\$5.00
Statement Copy (Per statement).....	\$3.00
IRA Closure Fee.....	\$25.00
Check Cashing Fee (Per item).....	\$5.00
Monthly/Quarterly Statement Fee (Per Printed Statement).....	\$1.00
Annual IRA Custodial Fee.....	\$5.00
Payoff Demand Statement.....	\$30.00
Reconveyance Fee.....	\$250.00
Low Balance Fee (Under \$100 and no activity for 12 months).....	\$5.00
In House Refinance Fee (Rate Reduction).....	\$100.00
(Collateralized Consumer Loan Only)	

- (1) For the purposes of this disclosure this fee applies to members who have a combined loan and deposit balance equal to \$25,000.00 or have five or more of the following credit union services: (a) Home Banking; (b) Mobile Banking; (c) Bill Pay; (d) Direct Deposit; (e) Remote Deposit Capture; (f) Credit Union Member for 10 years; (g) E-Statements; (h) Credit Union Credit Card; and (i) 52 Week Challenge.
- (2) For the purposes of this disclosure this fee applies to members who have a combined loan and deposit balance equal to \$100,000.00 or have five or more of the following credit union services: (a) Home Banking; (b) Mobile Banking; (c) Bill Pay; (d) Direct Deposit; (e) Remote Deposit Capture; (f) Credit Union Member for 10 years; (g) E-Statements; (h) Credit Union Credit Card; and (i) 52 Week Challenge.