

**AUTO LOANS**

| Term        | Min. Loan Amount | New                |                              | Used               |                              |
|-------------|------------------|--------------------|------------------------------|--------------------|------------------------------|
|             |                  | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
| 1 - 3 Years | \$1,500          | 2.24% - 11.99%     | \$84.35 - \$33.20            | 2.49% - 12.24%     | \$84.46 - \$33.32            |
| 4 Years     | \$5,000          | 2.24% - 11.99%     | \$21.80 - \$26.33            | 2.49% - 12.24%     | \$21.91 - \$26.45            |
| 5 Years     | \$10,000         | 2.74% - 12.49%     | \$17.86 - \$22.49            | 2.99% - 12.74%     | \$17.97 - \$22.62            |
| 6 Years     | \$15,000         | 3.24% - 14.49%     | \$15.31 - \$20.87            | 3.49% - 14.74%     | \$15.42 - \$21.00            |
| 7 Years     | \$25,000         | 3.74% - 8.74%      | \$13.55 - \$15.96            | 3.99% - 8.99%      | \$13.67 - \$16.09            |

**STREET LEGAL MOTORCYCLE LOANS**

| Term        | Min. Loan Amount | New                |                              | Used               |                              |
|-------------|------------------|--------------------|------------------------------|--------------------|------------------------------|
|             |                  | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
| 1 - 3 Years | \$1,500          | 4.49% - 14.24%     | \$85.38 - \$34.30            | 4.74% - 5.99%      | \$85.50 - \$30.42            |
| 4 Years     | \$5,000          | 4.49% - 14.24%     | \$22.80 - \$27.46            | 4.74% - 5.99%      | \$22.92 - \$23.49            |
| 5 Years     | \$10,000         | 4.49% - 14.24%     | \$18.64 - \$23.40            | 4.74% - 5.99%      | \$18.76 - \$19.33            |
| 6 Years     | \$15,000         | 4.99% - 16.24%     | \$16.11 - \$21.84            | 5.24% - 16.49%     | \$16.22 - \$21.97            |
| 7 Years     | \$25,000         | 5.49% - 10.49%     | \$14.37 - \$16.86            | 5.74% - 10.74%     | \$14.49 - \$17.00            |

**FIRST TIME BUYER AUTO & STREET LEGAL MOTORCYCLE LOANS**

| Term        | Min. Loan Amount | New & Used         |                              |
|-------------|------------------|--------------------|------------------------------|
|             |                  | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
| 1 - 3 Years | \$1,500          | 5.49% - 15.24%     | \$85.84 - \$34.79            |
| 4 Years     | \$5,000          | 5.49% - 15.24%     | \$23.26 - \$27.96            |
| 5 Years     | \$10,000         | 5.49% - 15.24%     | \$19.10 - \$23.93            |
| 6 Years     | \$15,000         | 5.99% - 17.24%     | \$16.58 - \$22.39            |

**CLASSIC AUTO LOANS<sup>3</sup>**

| Term        | Min. Loan Amount | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
|-------------|------------------|--------------------|------------------------------|
| 1 - 3 Years | \$1,500          | 3.99% - 8.24%      | \$85.18 - \$31.45            |
| 4 Years     | \$5,000          | 3.99% - 8.24%      | \$22.58 - \$24.53            |
| 5 Years     | \$10,000         | 3.99% - 8.24%      | \$18.42 - \$20.40            |
| 6 Years     | \$15,000         | 4.49% - 8.74%      | \$15.88 - \$17.90            |
| 7 Years     | \$25,000         | 4.99% - 7.99%      | \$14.14 - \$15.59            |

**VEHICLE VALUE LOANS<sup>4</sup>**

| Term        | Min. Loan Amount | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
|-------------|------------------|--------------------|------------------------------|
| 1 - 3 Years | \$1,500          | 4.49% - 14.24%     | \$85.38 - \$34.30            |
| 4 Years     | \$5,000          | 4.49% - 14.24%     | \$22.80 - \$27.46            |
| 5 Years     | \$10,000         | 4.49% - 14.24%     | \$18.64 - \$23.53            |
| 6 Years     | \$15,000         | 4.99% - 9.24%      | \$16.11 - \$18.15            |

**RECREATIONAL VEHICLE LOANS**

Includes RVs, Travel Trailers, 5th Wheels, Boats, Off-Road Motorcycles &amp; Personal Water Crafts

| Term          | Min. Loan Amount | APR <sup>1,2</sup> | Est. Mo. Payment per \$1,000 |
|---------------|------------------|--------------------|------------------------------|
| 1 - 5 Years   | \$2,500          | 5.49% - 7.74%      | \$85.84 - \$20.16            |
| 6 - 7 Years   | \$15,000         | 6.49% - 8.74%      | \$19.57 - \$17.90            |
| 8 - 9 Years   | \$30,000         | 7.49% - 9.74%      | \$13.89 - \$13.95            |
| 10 - 12 Years | \$50,000         | 8.49% - 10.74%     | \$12.40 - \$12.39            |
| 13 - 15 Years | \$50,000         | 10.49% - 11.74%    | \$11.78 - \$11.85            |

**Auto & Recreational Loans**

<sup>1</sup>Rates are subject to change without notice. Rates and terms may vary depending on approved loan amount. Your rate may be higher depending on individual credit qualifications, account history and collateral value. Maximum rate of 18%. <sup>2</sup>An additional 0.25% discount is available with a down payment of at least 10%. A down payment may be required. Some restrictions apply. Maximum loan-to-value is based on member qualifications. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. <sup>3</sup>Classic vehicles require a certified appraisal. <sup>4</sup>Inspection may be required on Vehicle Value Loans.

**VISA CREDIT CARDS**

|                  | Introductory APR <sup>5</sup> | Variable APR    | Annual Fee |
|------------------|-------------------------------|-----------------|------------|
| Platinum         | 2.90%                         | 10.00% - 18.00% | \$0        |
| Platinum Rewards | 2.90%                         | 11.00% - 18.00% | \$0        |
| Secured Platinum | NA                            | 18.00%          | \$0        |

**LINES OF CREDIT**

| Term      | APR             | Daily Periodic Rate   |
|-----------|-----------------|-----------------------|
| Revolving | 10.50% - 18.00% | 0.028767% - 0.049315% |

**SIGNATURE LOANS**

| Term        | Min. Loan Amount | APR             | Est. Mo. Payment per \$1,000 |
|-------------|------------------|-----------------|------------------------------|
| 1 - 2 Years | \$250            | 8.50% - 13.50%  | \$87.20 - \$47.77            |
| 3 - 4 Years | \$2,500          | 9.50% - 14.50%  | \$32.03 - \$27.58            |
| 5 Years     | \$5,000          | 10.50% - 18.00% | \$21.50 - \$25.39            |

**CERTIFICATE SECURED LOANS**

| Term                               | Min. Loan Amount               | APR                   |
|------------------------------------|--------------------------------|-----------------------|
| Options up to 5 Years <sup>6</sup> | Secure 100% of amount borrowed | Certificate rate + 2% |

**CREDIT / SAVINGS BUILDER LOANS**

| Term        | Min. Loan Amount | APR   | Est. Mo. Payment per \$1,000 |
|-------------|------------------|-------|------------------------------|
| 1 - 2 Years | \$250            | 5.50% | \$85.85 - \$44.11            |
| 3 - 4 Years | \$2,500          | 6.00% | \$30.43 - \$23.49            |
| 5 Years     | \$5,000          | 6.50% | \$19.58                      |

**HOME EQUITY LINES OF CREDIT**

| Owner Occupied - \$25,000 to \$500,000 | Non-Owner Occupied - \$25,000 to \$500,000 |
|--|--|
| 4.00% - 8.25% APR                      | 5.00% - 6.25% APR                          |
| 10-Year Draw                           | 10-Year Draw                               |
| Up to 80% LTV on \$250,000+            | Up to 70% LTV                              |

**HOME EQUITY LOAN**

| Term     | Owner Occupied - \$25,000 to \$500,000 | Non-Owner Occupied - \$25,000 to \$500,000 |
|----------|--|--|
| 5 Years  | 5.50% - 7.50%                          | 6.50% - 7.50%                              |
| 10 Years | 6.00% - 8.00%                          | 7.00% - 8.00%                              |
| 15 Years | 6.50% - 8.50%                          | 7.50% - 8.50%                              |
| 20 Years | 7.00% - 9.00%                          | NA   |
|          | Up to 80% LTV on \$250,000+            | Up to 70% LTV                              |

**Visa Credit Cards**

<sup>5</sup>Standard introductory period is six (6) billing cycles. All rates quoted are based on individual qualifications. APRs will vary with the market, based on the Prime Rate plus a margin. Maximum rate of 18%. Limit amounts from \$250 to \$50,000. \$10 or 3% transaction fee on Balance Transfers and Cash Advances, whichever is greater. 1% foreign transaction fee. \$25 penalty fee for late or returned payment.

**Certificate Secured Loans**

<sup>6</sup>Interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on individual qualifications of the borrower(s) and ability to repay. \$1,000 minimum loan amount. Maximum rate of 18%.

**Home Equity Lines of Credit & Home Equity Loans**

Home Equity Line of Credit rate is based on Prime Rate of 3.25% as of 9.16.2020 plus a margin range from 0.00% to 5.00%, subject to individual credit qualifications. Prime Rate plus applicable margin and applicable loan-to-value equals rate. Floor rates range from 4% to 8%. Rate changes occur semi-annually, January 1 and July 1. Annual cap is 2%, and lifetime cap is 6%, above the fully indexed rate at the time of origination. Home Equity Loan rate is based on a fixed 5-year repayment term. Rate is subject to individual credit qualifications and repayment term. Minimum loan amount is \$25,000. Sample payment based on a \$25,000 loan for 5 years at 5.50% APR would be \$477.52. Jumbo Equity Loans above \$500,000 and extended terms available at higher rates. Processing fees can range from \$487 to \$1,337 for California and \$312 to \$1,192 for Nevada, paid by the borrower. Additional fees may apply subject to type and evaluation of property, ownership and lien status. All loans are subject to Credit Union policies and procedures.

**CHECKING & SAVINGS**

|                                       | Dividend <sup>7</sup> | APY <sup>8</sup> | Compounding | Min. Balance | Min. Deposit |
|---------------------------------------|-----------------------|------------------|-------------|--------------|--------------|
| Rewards Checking                      | 0.05%                 | 0.05%            | Monthly     | \$0          |              |
| Free Checking                         | 0.00%                 | 0.00%            | None        | \$0          |              |
| Fresh Start Checking                  | 0.00%                 | 0.00%            | None        | \$0          |              |
| Teen Checking <sup>9</sup>            | 0.00%                 | 0.00%            | None        | \$0          |              |
| Prime Savings                         | 0.05%                 | 0.05%            | Quarterly   | \$250        | \$5          |
| Super Saver                           | 0.10%                 | 0.10%            | Quarterly   | \$0          |              |
| IRA Savings                           | 0.10%                 | 0.10%            | Monthly     | \$0          |              |
| Health Savings Checking               | 0.05%                 | 0.05%            | Monthly     | \$0          | \$50         |
| Non-Dividend Savings                  | 0.00%                 | 0.00%            | None        | \$0          |              |
| Youth Savings <sup>9</sup>            | 0.05%                 | 0.05%            | Quarterly   | \$5          |              |
| Youth Super Saver <sup>9</sup>        | 0.10%                 | 0.10%            | Quarterly   | \$0          |              |
| Holiday & Vacation Club <sup>10</sup> | 0.05%                 | 0.05%            | Monthly     | \$0          | \$10         |

**CERTIFICATES & IRAS**

|                        | Dividend <sup>7</sup> | APY <sup>8</sup> | Compounding | Min. Balance | Min. Deposit |
|------------------------|-----------------------|------------------|-------------|--------------|--------------|
| 91 Days <sup>11</sup>  | 0.25%                 | 0.25%            | at maturity | \$1,000      | \$0          |
| 6 Months <sup>11</sup> | 0.40%                 | 0.40%            | Monthly     | \$1,000      | \$0          |
| 12 Months              | 0.55%                 | 0.55%            | Monthly     | \$1,000      | \$0          |
| 18 Months              | 0.55%                 | 0.55%            | Monthly     | \$1,000      | \$0          |
| 24 Months              | 0.65%                 | 0.65%            | Monthly     | \$1,000      | \$0          |
| 36 Months              | 0.80%                 | 0.80%            | Monthly     | \$1,000      | \$0          |
| 48 Months              | 0.90%                 | 0.90%            | Monthly     | \$1,000      | \$0          |
| 60 Months              | 1.00%                 | 1.00%            | Monthly     | \$1,000      | \$0          |

**MONEY MARKET**

| Balance                  | Dividend <sup>7</sup> | APY <sup>8</sup> |
|--------------------------|-----------------------|------------------|
| \$0 - \$24,999.99        | 0.20%                 | 0.20%            |
| \$25,000 - \$49,999.99   | 0.30%                 | 0.30%            |
| \$50,000 - \$99,999.99   | 0.35%                 | 0.35%            |
| \$100,000 - \$249,999.99 | 0.40%                 | 0.40%            |
| \$250,000 or more        | 0.50%                 | 0.50%            |

**Deposit Accounts**

<sup>7</sup>Dividends are calculated on the Daily Balance Method for all accounts. <sup>8</sup>APY = Annual Percentage Yield, and is based on the assumption that requirements will be met. Your statement will show the actual Annual Percentage Yield Earned (APYE). This may be different from the APY if the conditions are different from the above assumptions. Early withdrawal is subject to penalty on all Certificates. For example, if there are any fees, they could reduce the earnings on the account. <sup>9</sup>Open to members under the age of 18. <sup>10</sup>One scheduled distribution per year on both the Holiday Club and Vacation Club accounts - November 1 and June 1, respectively. Both accounts carry an early withdrawal fee of \$15. <sup>11</sup>Terms not available on IRAs.

**Fees & Charges**

<sup>12</sup>Including checks, automated debits (ACH), debit card transactions, bill payments, and point-of-sale transactions. <sup>13</sup>Please note that safe deposit boxes and their contents are not insured by the NCUA, are not available at all branches, and are subject to availability.

**FEES & CHARGES**

|   |         |  |
|---|---------|--|
| ATM & mobile deposit adjustments          | \$2.50  |  |
| ATM surcharge                             | \$1.50  | ATMs that aren't SCE FCU or CO-OP Network ATMs   |
| Bill Pay                                  | \$5     | Expedited payment - electronic   |
|   | \$20    | Expedited payment - check  |
|   | \$1     | Send money via PayPal  |
| Checks                                    | at cost | Personal and Business  |
| Check copies                              | \$2     | 2 free per statement   |
| Courtesy Pay (paid item) <sup>12</sup>    | \$26    | No fee if overdrawing available account balance by \$5 or less, or if transaction is \$5 or less; no more than four per day per account                            |
| Debit card replacement                    | \$5     |  |
| DMV services                              | \$35    |  |
| Early withdrawal                          | \$15    | Vacation Club, Holiday Club, Super Saver (after 2 free per year); Youth Super Saver (after 4 free per year)  |
| Escheat                                   | \$2     |  |
| Foreign collection item                   | \$30    | Canada   |
|   | \$45    | All other countries  |
| Fresh Start Checking                      | \$15    | Per month  |
| Home Equity demand                        | \$30    |  |
| Home Equity demand update                 | \$15    |  |
| Home Equity Line annual fee               | \$50    | After 1st year; waived annual if balances > \$10,000 as of June 30 each year of the draw period  |
| Home Equity Subordination                 | \$200   |  |
| Inactive account fee                      | \$5     | Per month with no activity in 12 months - waived with balances > \$250, loan, certificate or IRA, or for members under 18  |
| IRA transfer                              | \$25    | If transferring to another financial institution   |
| Legal action                              | \$50    | Such as tax levies, judgments, garnishments or subpoenas   |
| Loan document copy                        | \$10    |  |
| Loan modification                         | \$50    |  |
| Medallion stamp                           | \$25    |  |
| Non-member check cashing                  | \$5     |  |
| Notary                                    | \$5     | For first document, \$2.50 each additional signature (Credit Union documents at no charge)   |
| Official check                            | \$3     | 1 free per day   |
| Payment by phone                          | \$10    |  |
| Photocopies                               | 20¢     |  |
| Research                                  | \$24    | Per hour   |
| Return deposited item                     | \$15    | \$25 for deposited or cashed check on account with same ownership or on loan payment   |
| Return item (NSFs)                        | \$26    | Pre presentment  |
| Return Mail                               | \$5     | Per month - up to \$30 refund with correction  |
| Rewards Checking                          | Free    | With eStatements & monthly electronic deposit of \$500. \$5 per month without eStatements; \$5 per month without electronic deposit; \$10 per month without either |
| Safe deposit box annual fee <sup>13</sup> | \$0     | 3x5" \$40 5x10"  |
|   | \$20    | 5x5" \$65 10x10"   |
|   | \$30    | 3x10"  |
| Skip payment                              | \$30    | Limit 2 per year   |
| Special delivery for card or PIN          | at cost |  |
| Statement copies                          | \$3     | Per statement  |
| Stop payment                              | \$10    | Checks & Bill Pay  |
|   | \$25    | Official check   |
| Temporary checks                          | \$2     | Two pages, four checks per page  |
| Verification of deposit                   | \$15    |  |
| Visa Gift Cards                           | \$2.50  | \$10 replacement   |
| Wire Transfers                            | \$15    | Domestic   |
|   | \$30    | International  |