

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Bourns EFCU. For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days. Please call 951.781.5600 or 877.426.8767 to obtain current rate information or check our web site at www.bournscu.coop.

Certificate rates are valid thru February 6, 2012.

* Early withdrawals subject to penalty.

February Share Rates						
ACCOUNT NAME	RATE TYPE	MINIMUM OPENING BALANCE	MINIMUM TO EARN DIVIDEND	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDEND DECLARATION DATE
Share Accounts	Variable	\$5	\$5			
\$5-\$4,999				0.05%	0.05%	
\$5,000 - \$24,999				0.10%	0.10%	2/1/2012
\$25,000 and up				0.15%	0.15%	
Youth Club	Variable	\$0	\$5			
\$5-\$249				0.05%	0.05%	2/1/2012
\$250 and up				0.10%	0.10%	
Money Market	Variable	\$25,000	\$25,000	0.10%	0.10%	2/1/2012
Checking	Variable	\$100	None	0.05%	0.05%	2/1/2012
IRA Savings	Variable	\$0	\$5			
\$5 - 24,999				0.10%	0.10%	2/1/2012
\$25,000 and up				0.15%	0.15%	
Regular Share Certificates *						
6 Month	Fixed	\$500	\$500	0.05%	0.05%	1/24/2012
		\$10,000	\$10,000	0.10%	0.10%	
		\$50,000	\$50,000	0.15%	0.15%	
		\$100,000	\$100,000	0.20%	0.20%	
12 Month	Fixed	\$1,000	\$1,000	0.20%	0.20%	1/24/2012
		\$10,000	\$10,000	0.25%	0.25%	
		\$50,000	\$50,000	0.30%	0.30%	
		\$100,000	\$100,000	0.35%	0.35%	
24 Month	Fixed	\$2,500	\$2,500	0.35%	0.35%	1/24/2012
		\$10,000	\$10,000	0.40%	0.40%	
		\$50,000	\$50,000	0.45%	0.45%	
		\$100,000	\$100,000	0.50%	0.50%	
36 Month	Fixed	\$2,500	\$2,500	0.55%	0.55%	1/24/2012
		\$10,000	\$10,000	0.60%	0.60%	
		\$50,000	\$50,000	0.65%	0.65%	
		\$100,000	\$100,000	0.70%	0.70%	
48 Month	Fixed	\$2,500	\$2,500	0.95%	0.95%	1/24/2012
		\$10,000	\$10,000	1.00%	1.00%	
		\$50,000	\$50,000	1.05%	1.05%	
		\$100,000	\$100,000	1.10%	1.10%	
IRA Share Certificates *						
6 Month	Fixed	\$500	\$500	0.05%	0.05%	1/24/2012
		\$10,000	\$10,000	0.10%	0.10%	
		\$50,000	\$50,000	0.15%	0.15%	
		\$100,000	\$100,000	0.20%	0.20%	
12 Month	Fixed	\$1,000	\$1,000	0.20%	0.20%	1/24/2012
		\$10,000	\$10,000	0.25%	0.25%	
		\$50,000	\$50,000	0.30%	0.30%	
		\$100,000	\$100,000	0.35%	0.35%	
24 Month	Fixed	\$2,500	\$2,500	0.35%	0.35%	1/24/2012
		\$10,000	\$10,000	0.40%	0.40%	
		\$50,000	\$50,000	0.45%	0.45%	
		\$100,000	\$100,000	0.50%	0.50%	
36 Month	Fixed	\$2,500	\$2,500	0.55%	0.55%	1/24/2012
		\$10,000	\$10,000	0.60%	0.60%	
		\$50,000	\$50,000	0.65%	0.65%	
		\$100,000	\$100,000	0.70%	0.70%	
48 Month	Fixed	\$2,500	\$2,500	0.95%	0.95%	1/24/2012
		\$10,000	\$10,000	1.00%	1.00%	
		\$50,000	\$50,000	1.05%	1.05%	
		\$100,000	\$100,000	1.10%	1.10%	