

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](http://www.bournscu.coop).

Certificate rates are valid thru May 14, 2012.

\* Early withdrawals subject to penalty.

April Share Rates						
ACCOUNT NAME	RATE TYPE	MINIMUM OPENING BALANCE	MINIMUM TO EARN DIVIDEND	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDEND DECLARATION DATE
<b>Share Accounts</b>	Variable	\$5	\$5			
\$5-\$4,999				0.05%	0.05%	
\$5,000 - \$24,999				0.10%	0.10%	5/1/2012
\$25,000 and up				0.15%	0.15%	
<b>Youth Club</b>	Variable	\$0	\$5			
\$5-\$249				0.05%	0.05%	5/1/2012
\$250 and up				0.10%	0.10%	
<b>Money Market</b>	Variable	\$25,000	\$25,000	0.10%	0.10%	5/1/2012
<b>Checking</b>	Variable	\$100	None	0.05%	0.05%	5/1/2012
<b>IRA Savings</b>	Variable	\$0	\$5			
\$5 - 24,999				0.10%	0.10%	5/1/2012
\$25,000 and up				0.15%	0.15%	
Share Certificates *						
		\$500	\$500	0.05%	0.05%	
<b>6 Month</b>	Fixed	\$10,000	\$10,000	0.10%	0.10%	5/1/2012
		\$50,000	\$50,000	0.15%	0.15%	
		\$100,000	\$100,000	0.20%	0.20%	
<b>12 Month</b>	Fixed	\$1,000	\$1,000	0.20%	0.20%	
		\$10,000	\$10,000	0.25%	0.25%	5/1/2012
		\$50,000	\$50,000	0.30%	0.30%	
		\$100,000	\$100,000	0.35%	0.35%	
<b>24 Month</b>	Fixed	\$2,500	\$2,500	0.35%	0.35%	
		\$10,000	\$10,000	0.40%	0.40%	5/1/2012
		\$50,000	\$50,000	0.45%	0.45%	
		\$100,000	\$100,000	0.50%	0.50%	
<b>36 Month</b>	Fixed	\$2,500	\$2,500	0.50%	0.50%	
		\$10,000	\$10,000	0.55%	0.55%	5/1/2012
		\$50,000	\$50,000	0.60%	0.60%	
		\$100,000	\$100,000	0.65%	0.65%	
<b>48 Month</b>	Fixed	\$2,500	\$2,500	0.80%	0.80%	
		\$10,000	\$10,000	0.85%	0.85%	5/1/2012
		\$50,000	\$50,000	0.90%	0.90%	
		\$100,000	\$100,000	0.95%	0.95%	
<b>60 Month</b>	Fixed	\$2,500	\$2,500	1.15%	1.16%	
		\$10,000	\$10,000	1.20%	1.21%	5/1/2012
		\$50,000	\$50,000	1.25%	1.26%	
		\$100,000	\$100,000	1.30%	1.31%	