

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 July 26, 2010.

\* Early withdrawals subject to penalty.

| July 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                  |           |                         |                          | 0.15%         | 0.16%                   |                           |
| \$5,000 - \$24,999           |           |                         |                          | 0.35%         | 0.36%                   | 7/1/2010                  |
| \$25,000 and up              |           |                         |                          | 0.45%         | 0.45%                   |                           |
| Youth Club                   | Variable  | \$0                     | \$5                      |               |                         |                           |
| \$5-\$249                    |           |                         |                          | 0.15%         | 0.16%                   | 7/1/2010                  |
| \$250 and up                 |           |                         |                          | 0.35%         | 0.36%                   |                           |
| Money Market                 | Variable  | \$25,000                | \$25,000                 | 0.40%         | 0.41%                   | 7/1/2010                  |
| Checking                     | Variable  | \$100                   | None                     | 0.05%         | 0.05%                   | 7/1/2010                  |
| IRA Savings                  | Variable  | \$0                     | \$5                      |               |                         |                           |
| \$5 - 24,999                 |           |                         |                          | 0.35%         | 0.36%                   | 7/1/2010                  |
| \$25,000 and up              |           |                         |                          | 0.45%         | 0.45%                   |                           |
| Regular Share Certificates * |           |                         |                          |               |                         |                           |
| 6 Month                      | Fixed     | \$500                   | \$500                    | 0.45%         | 0.45%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 0.50%         | 0.50%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 0.60%         | 0.60%                   |                           |
|                              |           | \$100,000               | \$100,000                | 0.75%         | 0.75%                   |                           |
| 12 Month                     | Fixed     | \$1,000                 | \$1,000                  | 0.90%         | 0.90%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 0.95%         | 0.95%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.05%         | 1.05%                   |                           |
|                              |           | \$100,000               | \$100,000                | 1.20%         | 1.21%                   |                           |
| 24 Month                     | Fixed     | \$2,500                 | \$2,500                  | 1.40%         | 1.41%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 1.45%         | 1.46%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.55%         | 1.56%                   |                           |
|                              |           | \$100,000               | \$100,000                | 1.70%         | 1.71%                   |                           |
| 36 Month                     | Fixed     | \$2,500                 | \$2,500                  | 1.80%         | 1.81%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 1.85%         | 1.86%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.95%         | 1.97%                   |                           |
|                              |           | \$100,000               | \$100,000                | 2.10%         | 2.12%                   |                           |
| 48 Month                     | Fixed     | \$2,500                 | \$2,500                  | 2.10%         | 2.12%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 2.15%         | 2.17%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 2.25%         | 2.27%                   |                           |
|                              |           | \$100,000               | \$100,000                | 2.40%         | 2.43%                   |                           |
| IRA Share Certificates *     |           |                         |                          |               |                         |                           |
| 6 Month                      | Fixed     | \$500                   | \$500                    | 0.45%         | 0.45%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 0.50%         | 0.50%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 0.60%         | 0.60%                   |                           |
|                              |           | \$100,000               | \$100,000                | 0.75%         | 0.75%                   |                           |
| 12 Month                     | Fixed     | \$1,000                 | \$1,000                  | 0.90%         | 0.90%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 0.95%         | 0.95%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.05%         | 1.05%                   |                           |
|                              |           | \$100,000               | \$100,000                | 1.20%         | 1.21%                   |                           |
| 24 Month                     | Fixed     | \$2,500                 | \$2,500                  | 1.40%         | 1.41%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 1.45%         | 1.46%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.55%         | 1.56%                   |                           |
|                              |           | \$100,000               | \$100,000                | 1.70%         | 1.71%                   |                           |
| 36 Month                     | Fixed     | \$2,500                 | \$2,500                  | 1.80%         | 1.81%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 1.85%         | 1.86%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 1.95%         | 1.97%                   |                           |
|                              |           | \$100,000               | \$100,000                | 2.10%         | 2.12%                   |                           |
| 48 Month                     | Fixed     | \$2,500                 | \$2,500                  | 2.10%         | 2.12%                   | 7/13/2010                 |
|                              |           | \$10,000                | \$10,000                 | 2.15%         | 2.17%                   |                           |
|                              |           | \$50,000                | \$50,000                 | 2.25%         | 2.27%                   |                           |
|                              |           | \$100,000               | \$100,000                | 2.40%         | 2.43%                   |                           |