

Watsonville Hospital Federal Credit Union
75 Nielson Street, Watsonville, CA 95076
(831) 724-8098 (831) 761-5662 (fax)

15 Month Cert Special

\$2K Minimum
0.60%/0.60%(APY)

\$10K Minimum
0.65%/0.65%(APY)

SHARE RATE SCHEDULE
Rates effective as of January 1, 2012

This rate schedule states rates applicable to specified accounts and fees common to all accounts. This schedule is incorporated as a part of your account agreement with Watsonville Hospital Federal Credit Union.

Account Name	Rate Type	Minimum Opening Balance	Minimum To Earn Dividend	Dividend Rate	Annual Percentage Yield (APY)
Regular Shares \$25 - \$2,499 \$2,500 - \$4,999 \$5,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.10% 0.10% 0.10% 0.10%	0.10% 0.10% 0.10% 0.10%
Scottie Saver	Fixed	\$10	\$25	0.20%	0.20%
Christmas Club (and other sub shares)	Fixed	\$5	\$25	0.20%	0.20%
IRA \$25 - \$999 \$1,000 - \$9,999 \$10,000(+)	Variable	\$25	\$25	0.50% 1.50% 1.60%	0.50% 1.51% 1.61%
6 Month Share Certificate	Fixed	\$2,000	\$2,000	0.25%	0.25%
6 Month Share Certificate	Fixed	\$10,000	\$10,000	0.30%	0.30%
12 Month Share Certificate	Fixed	\$2,000	\$2,000	0.40%	0.40%
12 Month Share Certificate	Fixed	\$10,000	\$10,000	0.45%	0.45%
18 Month Share Certificate	Fixed	\$2,000	\$2,000	0.40%	0.40%
18 Month Share Certificate	Fixed	\$10,000	\$10,000	0.45%	0.45%
24 Month Share Certificate	Fixed	\$2,000	\$2,000	0.65%	0.65%
24 Month Share Certificate	Fixed	\$10,000	\$10,000	0.70%	0.70%

Members' accounts are insured by the National Credit Union Administration (NCUA) up to \$250,000. Individual retirement accounts are also insured up to \$250,000