



C.A.H.P. Credit Union Dividend Schedule

The dividend rates and annual percentage yields stated for term share accounts are ANTICIPATED rates and were accurate as of:

July 1, 2010

Regular Share (RSA), 10-7 Security Club and Member Named Accounts				
Rate is variable and subject to change without notice. Dividend paid quarterly.			RSA	10-7 Security Club
Balance	Dividend Rate	Annual Percentage Yield	Minimum initial deposit: \$50	Members aged 50 and over or retired from their primary occupation are eligible. Minimum initial deposit: \$2,000 Minimum balance to earn dividend: \$50
\$0.00 to \$100	0.05%	0.05%	Minimum balance to earn dividend: \$50	
\$100.01 to \$500	0.15%	0.15%		
\$500.01 to \$2,000	0.20%	0.20%	Member Named Account	
\$2,000.01 to \$10,000	0.25%	0.25%	Minimum initial deposit: \$0	
\$10,000.01 to \$50,000	0.25%	0.25%	Minimum balance to earn dividend: \$0	
\$50,000.01 to \$500,000+	0.30%	0.30%		
Youth Club Accounts				
Rate is variable and subject to change without notice. Dividend paid quarterly.				
(Members age birth to 6): Converts to Rookie Club upon 7th birthday. <i>ATM withdrawals limited to \$40 per day.</i> Minimum initial deposit: \$10				
Cadet Club	Balance	Dividend Rate	Annual Percentage Yield	
	\$10.00 to \$100	0.05%	0.05%	
	\$100.01 to \$200	0.15%	0.15%	
	\$200.01 to \$350	0.20%	0.20%	
	\$350.01 to \$500	0.25%	0.25%	
	\$500.01 to \$750	0.25%	0.25%	
	\$750.01 to \$500,000+	0.30%	0.30%	
(Members age 7 to 12): Converts to Explorer Club upon 13th birthday. <i>ATM withdrawals limited to \$60 per day.</i> Minimum initial deposit: \$10				
Rookie Club	Balance	Dividend Rate	Annual Percentage Yield	
	\$10.00 to \$100	0.05%	0.05%	
	\$100.01 to \$250	0.15%	0.15%	
	\$250.01 to \$500	0.20%	0.20%	
	\$500.01 to \$1,000	0.25%	0.25%	
	\$1,000.01 to \$2,500	0.25%	0.25%	
	\$2,500.01 to \$500,000+	0.30%	0.30%	
(Members age 13 to 17): Converts to RSA upon 18th birthday. <i>ATM withdrawals limited to \$200 per day.</i> Minimum initial deposit: \$50				
Explorer Club	Balance	Dividend Rate	Annual Percentage Yield	
	\$50.00 to \$100	0.05%	0.05%	
	\$100.01 to \$250	0.15%	0.15%	
	\$250.01 to \$500	0.20%	0.20%	
	\$500.01 to \$1,000	0.25%	0.25%	
	\$1,000.01 to \$2,500	0.25%	0.25%	
	\$2,500.01 to \$500,000+	0.30%	0.30%	
Educational Variable-Rate² Share Certificate <i>Cadet, Rookie, or Explorer Club required ; matures on 16th or 18th birthday, or graduation from high school.</i>				
	Dividend Rate	Annual Percentage Yield	Minimum Balance to Earn Dividend	Minimum Initial Deposit
	1.07%	1.07%	\$500	\$500
Other Share Accounts				
Rate is variable and subject to change without notice. Dividend paid quarterly.				
Account Type	Dividend Rate	Annual Percentage Yield	Minimum Balance to Earn Dividend	Minimum Initial Deposit
Christmas Club	0.50%	0.50%	\$5	\$5
Daily IRA Shares	0.50%	0.50%	\$5	\$5
Classic Share Draft	0.00%	0.00%	\$0	\$25
Premier Share Draft	0.10%	0.10%	\$500	\$25
Superior Share Draft	0.25%	0.25%	\$1,000	\$25
Explorer Share Draft¹	1.00%	1.00%	\$50	\$25
Money Market Share Accounts				
Rate is variable and subject to change without notice. Dividend paid quarterly.				
Minimum initial deposit: \$1,000 . No minimum balance required. Up to 6 withdrawals are permitted per month per Federal Regulations, the first 3 at no charge. See the Credit Union's Fee Schedule for additional information.				
Money Market Shares	Balance	Dividend Rate	Annual Percentage Yield	
	\$0.00 to \$1,000	0.05%	0.05%	
	\$1,000.01 to \$10,000	0.20%	0.20%	
	\$10,000.01 to \$25,000	0.40%	0.40%	
	\$25,000.01 to \$50,000	0.60%	0.60%	
	\$50,000.01 to \$100,000	0.70%	0.70%	
	\$100,000.01 to \$500,000+	0.80%	0.80%	
Minimum initial deposit: \$50,000 . No minimum balance required. Up to 6 withdrawals are permitted per month per Federal Regulations, the first 3 at no charge. See the Credit Union's Fee Schedule for additional information.				
Platinum Money Market	Balance	Dividend Rate	Annual Percentage Yield	
	\$0.00 to \$49,999.99	0.50%	0.50%	
	\$50,000 to \$500,000+	0.90%	0.90%	
Minimum initial deposit: \$100,000 . No minimum balance required. Up to 6 withdrawals are permitted per month per Federal Regulations, all at NO CHARGE. See the Credit Union's Fee Schedule for additional information.				
MAGNUM Money Market	Balance	Dividend Rate	Annual Percentage Yield	
	\$0.00 to \$99,999.99	0.50%	0.50%	
	\$100,000 to \$500,000+	1.10%	1.10%	

¹ Explorer Share Draft account converts to Classic Share Draft upon 18th birthday

See Reverse for Additional Certificate Rates



Share Certificates [Fixed-Rate]			Rate is variable and subject to change without notice. Dividend paid quarterly.	
		Minimum initial deposit: \$2,000	10-7 Security Club	
Level 1 & 2	Level 1	Minimum balance required to earn dividend: \$2,000	Members aged 50 and over or retired from their primary occupation are eligible.	
	Level 2	Minimum balance required to earn dividend: \$25,000		
Term in Days	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
91	0.50%	0.50%	0.55%	0.55%
182	0.60%	0.60%	0.65%	0.65%
273	0.70%	0.70%	0.75%	0.75%
364	0.90%	0.90%	0.95%	0.95%
546	1.15%	1.15%	1.19%	1.20%
728	1.29%	1.30%	1.34%	1.35%
1092	1.79%	1.80%	1.84%	1.85%
		Minimum initial deposit: \$50,000	10-7 Security Club	
		Minimum balance required to earn dividend: \$50,000	Members aged 50 and over or retired from their primary occupation are eligible.	
Term in Days	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
91	0.50%	0.50%	0.55%	0.55%
182	0.60%	0.60%	0.65%	0.65%
273	0.70%	0.70%	0.75%	0.75%
364	1.10%	1.10%	1.15%	1.15%
546	1.39%	1.40%	1.44%	1.45%
728	1.64%	1.65%	1.69%	1.70%
1092	1.99%	2.00%	2.03%	2.05%
		Minimum initial deposit: \$98,000	10-7 Security Club	
		Minimum balance required to earn dividend: \$98,000	Members aged 50 and over or retired from their primary occupation are eligible.	
Term in Days	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
91	0.50%	0.50%	0.55%	0.55%
182	0.60%	0.60%	0.65%	0.65%
273	0.70%	0.70%	0.75%	0.75%
364	1.15%	1.15%	1.19%	1.20%
546	1.44%	1.45%	1.49%	1.50%
728	1.69%	1.70%	1.74%	1.75%
1092	2.08%	2.10%	2.13%	2.15%
		Minimum initial deposit: \$2,000	10-7 Security Club	
		Minimum balance required to earn dividend: \$2,000	Members aged 50 and over or retired from their primary occupation are eligible.	
Term in Days	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
364	1.29%	1.30%	1.34%	1.35%
546	1.44%	1.45%	1.49%	1.50%
728	1.64%	1.65%	1.69%	1.70%
Share Certificates [Variable-Rate] ²				
Rate changes quarterly. Dividends paid quarterly and at maturity.			Current Index is:	0.065%
1-Year Variable-Rate				
Term in Days	Dividend Rate	Annual Percentage Yield	Minimum Balance to Earn Dividend	Minimum Initial Deposit
364	0.32%	0.32%	\$500	\$500
364	0.47%	0.47%	\$5,000	\$500
364	0.57%	0.57%	\$20,000	\$500
364	0.67%	0.67%	\$50,000	\$500
364	0.87%	0.87%	\$100,000	\$500
364	1.07%	1.07%	\$200,000	\$500
2-Year Variable-Rate				
Term in Days	Dividend Rate	Annual Percentage Yield	Minimum Balance to Earn Dividend	Minimum Initial Deposit
728	0.47%	0.47%	\$500	\$500
728	0.62%	0.62%	\$5,000	\$500
728	0.72%	0.72%	\$20,000	\$500
728	0.82%	0.82%	\$50,000	\$500
728	1.02%	1.02%	\$100,000	\$500
728	1.22%	1.22%	\$200,000	\$500
		Minimum initial deposit: \$2,000	10-7 Security Club	
		Minimum balance required to earn dividend: \$2,000	Members aged 50 and over or retired from their primary occupation are eligible.	
Term in Days	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
728	1.57%	1.57%	1.56%	1.57%
10-7 IRA Variable Certificate				
Term in Days	Dividend Rate	Annual Percentage Yield	Minimum Balance to Earn Dividend	Minimum Initial Deposit
728	1.60%	1.60%	\$5,000	\$2,000
728	1.62%	1.62%	\$10,000	\$2,000
728	1.67%	1.68%	\$15,000	\$2,000
728	1.72%	1.73%	\$20,000	\$2,000
728	1.77%	1.78%	\$25,000	\$2,000

² Variable-rate products use the 91-day Treasury Bill auction rate as their rate index. The published auction rate from the third Tuesday of the quarter-end month [March, June, September, December] is the index for the following calendar quarter. The index is updated every calendar quarter.



Deposits are insured up to \$500,000 per account. By members' choice this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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