

INVESTMENT RATE SHEET

07/28/10

North Coast Credit Union

1100 Dupont St., Bellingham, WA 98225
 1410 Riverside Dr., Mount Vernon, WA 98273
 5657 Riverside Dr., Ferndale, WA 98248
 108 N Township St., Sedro-Woolley, WA 98284

	Minimum	Dividend Rate	Annual Percentage Yield
CHECKING AND SAVINGS ACCOUNTS			
Smart Checking	\$0.01 - \$1,000.00	3.832%	3.90%
If you do not meet qualifications, see Choice Checking Rate			
Choice Checking	\$1,000	0.100%	0.10%
Money Market Checking	\$2,500.00 - \$9,999.99	0.250%	0.25%
	\$10,000.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 +	0.499%	0.50%
Savings	\$100.00 - \$9,999.99	0.250%	0.25%
	\$10,000.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 +	0.499%	0.50%
Money Market Savings	\$100.00 - \$49,999.99	0.250%	0.25%
	\$50,000.00 - \$99,999.99	0.250%	0.25%
	\$100,000.00 - \$249,999.99	0.499%	0.50%
	\$250,000.00 +	0.747%	0.75%
Youth Savings (under 18)	\$5.00 +	0.250%	0.25%
Health Savings (must have a HDHP)	\$5.00 +	0.100%	0.10%

Dividends calculated daily and paid monthly.

CERTIFICATES

12 Month Youth Build a CD (Under 18)	\$250	0.797%	0.80%
3 Month Build a CD (SEG & Community Builders Only)	\$250	0.399%	0.40%
3 Month Certificate	\$1,000	0.399%	0.40%
6 Month Certificate	\$1,000	0.499%	0.50%
12 Month Certificate	\$1,000	0.797%	0.80%
18 Month Certificate	\$1,000	0.995%	1.00%
2-Year Certificate	\$1,000	1.342%	1.35%
3-Year Certificate	\$1,000	1.490%	1.50%
4-Year Certificate	\$1,000	1.982%	2.00%
5-Year Certificate	\$1,000	2.227%	2.25%

Dividends paid monthly.

IRA PRODUCTS

Roth IRA / IRA Savings	\$250	0.250%	0.25%
3 Month Roth IRA / IRA Certificate	\$250	0.399%	0.40%
6 Month Roth IRA / IRA Certificate	\$250	0.499%	0.50%
12 Month Roth IRA / IRA Certificate	\$250	0.797%	0.80%
18 Month Roth IRA / IRA Certificate	\$250	0.995%	1.00%
2-Year Roth IRA / IRA Certificate	\$250	1.342%	1.35%
3-Year Roth IRA / IRA Certificate	\$250	1.490%	1.50%
4-Year Roth IRA / IRA Certificate	\$250	1.982%	2.00%
5-Year Roth IRA / IRA Certificate	\$250	2.227%	2.25%

Dividends paid monthly.

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days interest; a term of over one year is penalized 90 days interest. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to **\$250,000** by NCUA. IRA accounts are insured separately up to **\$250,000** by NCUA.