

Deposit Rate Sheet

(Rates are subject to change without notice.
 All Accounts are insured to \$250,000 by American Share Insurance.)

Effective Date: September 26, 2022

Account Type	Average Daily Balance	Prospective Dividend Rate	Prospective Annual Percentage Rate (APY)
Savings Accounts (Primary, Secondary & Holiday Club)	\$500 and above	0.05%	0.05%
High Yield Savings *qualified nonprofit accounts only	\$500.00-\$100,000	0.40%	0.40%
	\$100,000-\$500,000	0.55%	0.55%
	\$500,000 and above	0.65%	0.65%
Checking Accounts (Plus)	\$2,500.00	0.10%	0.10%
Traditional & Roth Individual Retirement Accounts (IRAs)	\$2,500.00 and above	0.15%	0.15%
Money Market Accounts	\$2,500 - \$9,999	0.20%	0.20%
	\$10,000 - \$49,999	0.25%	0.25%
	\$50,000 - \$99,999	0.30%	0.30%
	\$100,000 and above	0.40%	0.40%

¹ APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 310.374.3436. The deposit rate and APY may change daily and after account opening. Fees may reduce earnings. Refer to South Bay Credit Union's Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, rate information, payment of dividends, and other details applicable to your specific account.

Share Certificate Rate Sheet

(Rates are subject to change without notice.
 All Accounts are insured to \$250,000 by American Share Insurance.)

Effective Date: September 26, 2022

Minimum Balance \$1,000

Available Terms	Prospective Dividend Rate	Prospective Annual Percentage Rate (APY)
3 month	0.25%	0.25%
6 month	0.40%	0.40%
12 month	0.65%	0.65%
15 month*	2.75%	2.75%
24 month	0.70%	0.70%
36 month	0.80%	0.80%
48 month	0.90%	0.90%
60 month	1.00%	1.00%

The minimum balance required to open and maintain each Term Share (Certificate) Account is as set forth above. The minimum balance required to open and maintain each Term Share (Certificate) Account opened as a Traditional and Roth IRA is as set forth above. The minimum balance required to earn the disclosed APY for each Term Share (Certificate) Account is as set forth above. For purposes of this disclosure, such Dividend Rates and APYs were offered within the most recent seven (7) calendar days and were accurate as of the last date as set forth above. Please call (310) 374-3436 to obtain current rate information for such accounts.

Dividends are paid from current and available earnings after required transfers to reserves at the end of a dividend period. A substantial penalty may be imposed for early withdrawal.

The applicable Dividend Rate and APY as set forth above for each Term Share (Certificate) Account will be paid for the length of the term listed.

Fees and other conditions could reduce earnings on any of the listed accounts as set forth in the Credit Union's Account Agreement and Truth-In-Savings Disclosure.

*15- Month Certificate to auto-renew to a 12-month certificate at the current rate at maturity. This is a limited-time offer that can end at any time.

IRA Share Certificate Rate Sheet

(Rates are subject to change without notice.
 All Accounts are insured to \$250,000 by American Share Insurance.)

Effective Date: September 26, 2022

Minimum Balance \$1,000

Available Terms	Prospective Dividend Rate	Prospective Annual Percentage Rate (APY)
3 month	0.25%	0.25%
6 month	0.40%	0.40%
12 month	0.65%	0.65%
24 month	0.70%	0.70%
36 month	0.80%	0.80%
48 month	0.90%	0.90%
60 month	1.00%	1.00%

The minimum balance required to open and maintain each Term Share (Certificate) Account is as set forth above. The minimum balance required to open and maintain each Term Share (Certificate) Account opened as a Traditional and Roth IRA is as set forth above. The minimum balance required to earn the disclosed APY for each Term Share (Certificate) Account is as set forth above. For purposes of this disclosure, such Dividend Rates and APYs were offered within the most recent seven (7) calendar days and were accurate as of the last date as set forth above. Please call (310) 374-3436 to obtain current rate information for such accounts.

Dividends are paid from current and available earnings after required transfers to reserves at the end of a dividend period. A substantial penalty may be imposed for early withdrawal.

The applicable Dividend Rate and APY as set forth above for each Term Share (Certificate) Account will be paid for the length of the term listed.

Fees and other conditions could reduce earnings on any of the listed accounts as set forth in the Credit Union's Account Agreement and Truth-In-Savings Disclosure.

*15- Month Certificate to auto-renew to a 12-month certificate at the current rate at maturity. This is a limited-time offer that can end at any time.