



# Inland Valley

## Federal Credit Union

2011 4 <sup>th</sup> QUARTER DIVIDENDS			4 <sup>th</sup> Qtr	Annual
SHARE ACCOUNT DIVIDENDS PAID ON 12/31/2011			Dividend	Percentage
Regular Shares			Rate	Yield
Average Share Balance (A.S.B.):				
\$ 0	to	\$ 49	<b>0.00%</b>	<b>0.00%</b>
\$ 50	to	\$ 2,999	<b>0.20%</b>	<b>0.20%</b>
\$ 3,000	to	\$ 19,999	<b>0.25%</b>	<b>0.25%</b>
\$ 20,000	to	\$ 49,999	<b>0.30%</b>	<b>0.30%</b>
\$ 50,000	and	Over	<b>0.35%</b>	<b>0.35%</b>
Club Shares: (A.S.B. Paid Monthly)			<b>0.35%</b>	<b>0.35%</b>
Checking Accounts:			<b>0.10%</b>	<b>0.10%</b>
Individual Retirement Account Shares:			<b>0.50%</b>	<b>0.50%</b>

*Dividends are declared quarterly by the Board of Directors from available earnings and are subject to change without limitations. All rates are per annum.*

### CURRENT CERTIFICATE RATES

*Effective 02/06/2012*

Certificate Rates and Terms		Dividend	Base Annual	Maximum
Min Bal Req.	Term	Rate	Percentage	A.P.Y. with
			Yield	Bonuses
\$ 1,000.00	90 Days	0.08 %	<b>0.08 %</b>	<b>0.33 %</b>
\$ 1,000.00	6 Months	0.14 %	<b>0.14 %</b>	<b>0.39 %</b>
\$ 500.00	1 Year	0.30 %	<b>0.30 %</b>	<b>0.60 %</b>
\$ 500.00	3 Years	1.05 %	<b>1.05 %</b>	<b>1.41 %</b>
\$ 500.00	5 Years	1.45 %	<b>1.46 %</b>	<b>1.81 %</b>
IRA Certificates & Roth IRA Certificates (\$500.00 Min Bal)				
	1 Year	0.35 %	<b>0.35 %</b>	<b>0.65 %</b>
	2 Years	0.52 %	<b>0.52 %</b>	<b>0.87 %</b>
	3 Years	1.10 %	<b>1.10 %</b>	<b>1.46 %</b>
	5 Years	1.50 %	<b>1.51 %</b>	<b>1.86 %</b>

- ☺ A bonus of .05% may be earned on a new certificate if the member has a loan or visa account with I.V.F.C.U.
- ☺ A bonus of .05% will be earned on a renewed 1 year IRA or Share cert. when rolled over for an equal or greater amount
- ☺ A bonus of .10% will be earned on a 2 year or greater renewed IRA or Share cert. when rolled over for an equal or greater amount
- ☺ A bonus of .05% will be earned on a 1 year certificate opened with a new money deposit (ACH, Wire, Check, or Cash)
- ☺ A bonus of .10% will be earned on a 2 year or greater certificate opened with a new money deposit (ACH, Wire, Check, or Cash)
- ☺ A bonus of .05% will be earned on a new certificate if the opening balance is between \$10,000 and \$49,999.99
- ☺ A bonus of .10% will be earned on a new certificate if the opening balance is between \$50,000 and \$89,999.99
- ☺ A bonus of .15% will be earned on a new certificate if the opening balance is \$90,000 or more
- ☺ A bonus of .05% will be earned by all Inland Valley Federal Credit Union "Golden Member Accounts"

All rates are set by the Board of Directors and are subject to change. Certificates have early withdrawal penalties. Please contact the credit union at the number below for information on fees & terms or current rates.

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