

Member accounts are insured by the National Credit Union Administration up to \$250,000. IRA accounts are additionally insured up to \$250,000.



KCCU SHARE ACCOUNT RATES January 1, 2009

Account Name	Service Charge	Min to open	Min to earn dividends	A.P.R.	A.P.Y.
Key Member Checking	FREE	\$100	\$1,000	0.05%	0.05%
Preferred Checking	\$3.00	\$25	\$1,000	0.05%	0.05%
Classic Checking	\$5.00	\$25	\$1,000	0.05%	0.05%
Youth Checking	FREE	\$25	\$500	0.05%	0.05%
Second Chance Checking	\$10.00	\$25	\$1,000	0.05%	0.05%
Basic Business Checking	\$5.00	\$25	\$1,000	0.05%	0.05%
Medium Volume Business	\$15.00	\$100	\$1,000	0.05%	0.05%
High Volume Business	\$25.00	\$500	\$1,000	0.05%	0.05%
Money Market Checking	\$6.00	\$2,500	\$2,500-25,000	0.25%	0.25%
Money Market Checking	\$6.00	\$2,500	\$25,000-50,000	0.35%	0.35%
Money Market Checking	\$6.00	\$2,500	\$50,001-100,000	0.45%	0.45%
Money Market Jumbo	\$6.00	\$100,000	\$100,000	2.50%	2.53%
Money Market Jumbo	\$6.00	\$200,000	\$200,000	2.75%	2.78%
Regular Share	FREE	\$5	\$1,000	0.10%	0.10%
Minor /Key Kids Share	FREE	\$5	\$25	0.10%	0.10%
Christmas Share	\$5-Penalty	\$5	\$1,000	0.10%	0.10%
Vacation Share	\$5-Penalty	\$5	\$1,000	0.10%	0.10%
IRA Share	\$15-Annual	\$100	\$1,000	0.25%	0.25%
Educational IRA	\$15-Annual	\$100	\$1,000	0.50%	0.50%

***All Share Accounts are variable rate type accounts. Rates effective 01/01/09**

Share and term share rates are subject to change daily.

Current rates can be viewed on our web site at: www.kerncentralcu.org or calling us at (661) 395-3032

Term Share Certificates	Min to Open	Min to earn dividends	A.P.R.	A.P.Y.
90 Day	\$5,000	\$5,000-24,999.99	2.00%	2.02%
90 Day	\$25,000	\$25,000-100,000	2.25%	2.27%
180 Day	\$5,000	\$5,000-24,999.99	2.35%	2.38%
180 Day	\$25,000	\$25,000-100,000	2.45%	2.48%
180 Day	\$100,001	\$100,001-over	2.55%	2.58%
365 Day	\$5,000	\$5,000-24,999.99	2.60%	2.63%
365 Day	\$25,000	\$25,000-100,000	2.70%	2.73%
365 Day	\$100,001	\$100,001-over	2.80%	2.84%
545 Day	\$5,000	\$5,000-24,999.99	2.65%	2.68%
545 Day	\$25,000	\$25,000-100,000	2.75%	2.78%
545 Day	\$100,001	\$100,001-over	2.85%	2.89%
730 Day - 5 Years	\$5,000	\$5,000-24,999.99	2.90%	2.94%
730 Day - 5 Years	\$25,000	\$25,000-100,000	2.95%	2.99%
730 Day - 5 Years	\$100,001	\$100,001-over	3.00%	3.04%

Certificate Rates applicable to IRA term certificate accounts.