

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Bourns EFCU. For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days. Please call 951.781.5600 or 877.426.8767 to obtain current rate information or check our web site at [www.bournscu.coop](http://www.bournscu.coop).

Certificate rates are valid thru March 22, 2010.

\* Early withdrawals subject to penalty.

<b>March Share Rates</b>						
<b>ACCOUNT NAME</b>	<b>RATE TYPE</b>	<b>MINIMUM OPENING BALANCE</b>	<b>MINIMUM TO EARN DIVIDEND</b>	<b>DIVIDEND RATE</b>	<b>ANNUAL PERCENTAGE YIELD</b>	<b>DIVIDEND DECLARATION DATE</b>
Share Accounts	Variable	\$5	\$5			
\$5-\$4,999				0.20%	0.21%	
\$5,000 - \$24,999				0.40%	0.41%	3/1/2010
\$25,000 and up				0.60%	0.61%	
Youth Club	Variable	\$0	\$5			
\$5-\$249				0.20%	0.21%	3/1/2010
\$250 and up				0.40%	0.41%	
Money Market	Variable	\$25,000	\$25,000	0.35%	0.36%	3/1/2010
Checking	Variable	\$100	None	0.10%	0.10%	3/1/2010
IRA Savings	Variable	\$0	\$5			
\$5 - 24,999				0.40%	0.41%	3/1/2010
\$25,000 and up				0.60%	0.61%	
<b>Regular Share Certificates *</b>						
6 Month	Fixed	\$500	\$500	1.00%	1.00%	3/9/2010
		\$10,000	\$10,000	1.05%	1.05%	
		\$50,000	\$50,000	1.15%	1.16%	
		\$100,000	\$100,000	1.30%	1.31%	
12 Month	Fixed	\$1,000	\$1,000	1.30%	1.31%	3/9/2010
		\$10,000	\$10,000	1.35%	1.36%	
		\$50,000	\$50,000	1.45%	1.46%	
		\$100,000	\$100,000	1.60%	1.61%	
24 Month	Fixed	\$2,500	\$2,500	1.80%	1.81%	3/9/2010
		\$10,000	\$10,000	1.85%	1.86%	
		\$50,000	\$50,000	1.95%	1.97%	
		\$100,000	\$100,000	2.10%	2.12%	
36 Month	Fixed	\$2,500	\$2,500	2.10%	2.12%	3/9/2010
		\$10,000	\$10,000	2.15%	2.17%	
		\$50,000	\$50,000	2.25%	2.27%	
		\$100,000	\$100,000	2.40%	2.43%	
48 Month	Fixed	\$2,500	\$2,500	2.35%	2.38%	3/9/2010
		\$10,000	\$10,000	2.40%	2.43%	
		\$50,000	\$50,000	2.50%	2.53%	
		\$100,000	\$100,000	2.65%	2.68%	
<b>IRA Share Certificates *</b>						
6 Month	Fixed	\$500	\$500	1.00%	1.00%	3/9/2010
		\$10,000	\$10,000	1.05%	1.05%	
		\$50,000	\$50,000	1.15%	1.16%	
		\$100,000	\$100,000	1.30%	1.31%	
12 Month	Fixed	\$1,000	\$1,000	1.30%	1.31%	3/9/2010
		\$10,000	\$10,000	1.35%	1.36%	
		\$50,000	\$50,000	1.45%	1.46%	
		\$100,000	\$100,000	1.60%	1.61%	
24 Month	Fixed	\$2,500	\$2,500	1.80%	1.81%	3/9/2010
		\$10,000	\$10,000	1.85%	1.86%	
		\$50,000	\$50,000	1.95%	1.97%	
		\$100,000	\$100,000	2.10%	2.12%	
36 Month	Fixed	\$2,500	\$2,500	2.10%	2.12%	3/9/2010
		\$10,000	\$10,000	2.15%	2.17%	
		\$50,000	\$50,000	2.25%	2.27%	
		\$100,000	\$100,000	2.40%	2.43%	
48 Month	Fixed	\$2,500	\$2,500	2.35%	2.38%	3/9/2010
		\$10,000	\$10,000	2.40%	2.43%	
		\$50,000	\$50,000	2.50%	2.53%	
		\$100,000	\$100,000	2.65%	2.68%	