

TORRANCE COMMUNITY CREDIT UNION
 1511 Cravens Avenue
 Torrance, CA 90501
 310/618-9111 * Toll Free 866/618-9111

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Torrance Community Credit Union. Rates may change without notice. Accounts are insured up to \$500,000 (to at least \$250,000 by NCUA, plus additional private insurance at no cost to member) 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 and were accurate as of November 10, 2021

ACCOUNT	DIVIDEND RATE APR	APY	VARIABLES	PD
SHARES	0.01%	0.01%	ALL BALANCES	PD QTRLY
DRAFT	0.00%	0.00%	ALL BALANCES	PD QTRLY
MONEY MARKET			MINIMUM DEPOSIT	
	0.00%	0.00%	\$0 to \$2,499.99	PD MONTHLY
	0.06%	0.06%	\$2,500.00 to \$9,999.99	PD MONTHLY
	0.09%	0.09%	\$10,000.00 to \$24,999.99	PD MONTHLY
	0.11%	0.11%	\$25,000.00 to \$49,999.99	PD MONTHLY
	0.14%	0.14%	\$50,000.00 to \$99,999.99	PD MONTHLY
	0.17%	0.17%	\$100,000.00 and up	PD MONTHLY
TRADITIONAL IRA	0.06%	0.06%	ALL BALANCES	PD QTRLY
ROTH IRA	0.06%	0.06%	ALL BALANCES	PD QTRLY
COVERDELL EDUCATIONAL SAVINGS	0.06%	0.06%	ALL BALANCES	PD QTRLY

HOLIDAY CLUB 0.01% 0.01% PD ANNUALLY
 Your rate and yield may change at any time at TCCU's discretion. Minimum balance of \$50 in share account to earn advertised annual percentage yield.

CERTIFICATES			MINIMUM DEPOSIT	
	30 days	0.01%	0.01%	\$ 1,000
	60 days	0.01%	0.01%	\$ 1,000
	90 days	0.05%	0.05%	\$ 1,000
	6 MONTH	0.09%	0.09%	\$ 1,000
	9 MONTH	0.11%	0.11%	\$ 1,000
	12 MONTH	0.13%	0.13%	\$ 1,000
	18 MONTH	0.15%	0.15%	\$ 1,000
	24 MONTH	0.17%	0.17%	\$ 1,000
	KIDS CLUB (6 Month Term)	0.09%	0.09%	\$ 250
	TEEN CLUB (6 Month Term)	0.09%	0.09%	\$ 250

IRA CERTIFICATES				
	TRADITIONAL (12 Month Term)	0.13%	0.13%	\$ 1,000
	ROTH (12 Month Term)	0.13%	0.13%	\$ 1,000
	JUMBO TRADITIONAL (12 Month Term)	0.18%	0.18%	\$ 50,000
	ROTH (12 Month Term)	0.18%	0.18%	\$ 50,000
	PLATINUM TRADITIONAL (12 Month Term)	0.23%	0.23%	\$ 100,000
	ROTH (12 Month Term)	0.23%	0.23%	\$ 100,000

JUMBO CERTIFICATE RATES

\$50,000 to \$99,999		
30 days	0.05%	0.05%
60 days	0.05%	0.05%
90 days	0.09%	0.09%
6 months	0.14%	0.14%
9 months	0.16%	0.16%
12 months	0.18%	0.18%
18 months	0.20%	0.20%
24 months	0.22%	0.22%

Platinum CD Rate - \$100,000 minimum				
	APR	APY		
30 days	0.09%	0.09%		
60 days	0.09%	0.09%		
90 days	0.13%	0.13%		
6 months	0.19%	0.19%		PD MONTHLY
9 months	0.21%	0.21%		PD MONTHLY
12 months	0.23%	0.23%		PD MONTHLY
18 months	0.25%	0.25%		PD MONTHLY
24 months	0.27%	0.27%		PD MONTHLY

CD accounts totalling \$100,000 will automatically roll over to the Platinum Rate

