

**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 at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). 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:  
 April 25, 2024

ACCOUNT	DIVIDEND RATE APR	APY	VARIABLES	PD
<b>SHARES</b>	0.08%	0.08%	ALL BALANCES	PD QTRLY
<b>DRAFT</b>	0.00%	0.00%	ALL BALANCES	PD QTRLY
<b>MONEY MARKET</b>				
			MINIMUM DEPOSIT	
	0.00%	0.00%	\$0 to \$2,499.99	PD MONTHLY
	0.35%	0.35%	\$2,500.00 to \$9,999.99	PD MONTHLY
	0.45%	0.45%	\$10,000.00 to \$24,999.99	PD MONTHLY
	0.45%	0.45%	\$25,000.00 to \$49,999.99	PD MONTHLY
	0.55%	0.55%	\$50,000.00 to \$99,999.99	PD MONTHLY
	0.70%	0.70%	\$100,000.00 and up	PD MONTHLY
<b>REGULAR IRA</b>				
<b>TRADITIONAL IRA</b>	3.20%	3.24%	ALL BALANCES	PD QTRLY
<b>ROTH IRA</b>	3.20%	3.24%	ALL BALANCES	PD QTRLY
<b>COVERDELL EDUCATIONAL SAVINGS</b>	3.20%	3.24%	ALL BALANCES	PD QTRLY
<b>HOLIDAY CLUB</b>	0.08%	0.08%		PD ANNUALLY
<b>CERTIFICATES</b>				
			MINIMUM DEPOSIT	
30 days	0.85%	0.85%	\$ 1,000	
60 days	1.25%	1.26%	\$ 1,000	
90 days	1.65%	1.66%	\$ 1,000	
6 MONTH	3.39%	3.44%	\$ 1,000	PD MONTHLY
9 MONTH	3.42%	3.47%	\$ 1,000	PD MONTHLY
12 MONTH	3.45%	3.51%	\$ 1,000	PD MONTHLY
18 MONTH	3.16%	3.21%	\$ 1,000	PD MONTHLY
24 MONTH	2.87%	2.91%	\$ 1,000	PD MONTHLY
KIDS CLUB (6 Month Term)	3.39%	3.44%	\$ 250	PD MONTHLY
TEEN CLUB (6 Month Term)	3.39%	3.44%	\$ 250	PD MONTHLY
<b>IRA CERTIFICATES</b>				
TRADITIONAL (12 Month Term)	3.45%	3.51%	\$ 1,000	PD MONTHLY
ROTH (12 Month Term)	3.45%	3.51%	\$ 1,000	PD MONTHLY

