



888 East Walnut Street
 Pasadena, CA 91101
 Phone: (818) 244-6571
 Fax: (818) 244-1009

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Regular Share (1)		_____ %	_____ %
<input type="checkbox"/> Holiday Club (1)		_____ %	_____ %
<input type="checkbox"/> Share Draft (1)		_____ %	_____ %
<input type="checkbox"/> Individual Retirement (IRA) (1)		_____ %	_____ %

Account Type	VARIABLE RATE (<i>Certificate Account</i>)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (1)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> Mini Jumbo Share Certificate (1)	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

Schedule of Fees and Charges

Wire Transfers, Cashiers Checks, and Dormant Account Fees

Fee Type	Amount
Wire Transfer Fee	\$15.00
Cashiers Checks	\$0.00
Dormant Account Fee	\$5.00

Share Draft Account Fees

Fee Type	Amount
Monthly Paper Statement Fee	\$2.00
Debit Card Courtesy Pay Fee	\$20.00
Overdraft Paid Because of Deposit	\$10.00
NSF Returned Fee	\$20.00
Stop Payment	\$10.00
Deposit/Payment Item Unpaid	\$10.00
Copy of a Paid Draft	\$3.00
Statement/History Additional Copy	\$3.00
Account Reconciliation	\$20.00 Per Hour
Notary Fee	\$20.00
Replacement Debit/Credit Card	\$10.00
Expedited Debit/Credit Card	\$50.00