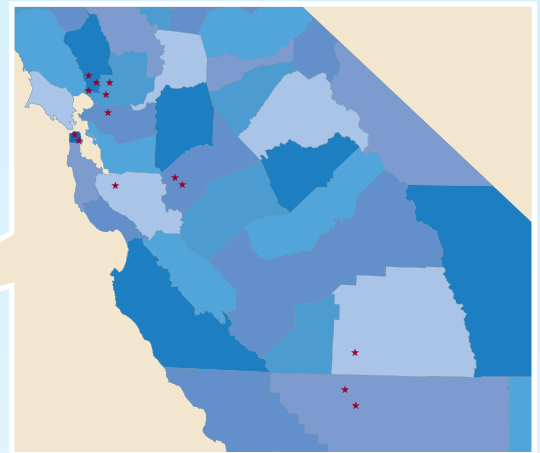


Dear Member:

We are very excited to tell you that we will soon bring seven additional branches into the Community Trust family. Starting on November 1, 2011 you will be able to use Community Trust branches located in American Canyon, Antioch, Fairfield, San Francisco, Vacaville, and Vallejo. This is in addition to our existing branches in Bakersfield, East San Jose, Lamont, Modesto, Porterville, and Riverbank. Please visit www.myctcu.com for branch addresses.

As a part of our upgrade process to give you access to additional branches, each of your current accounts will assume some new features and some of your accounts will assume new names. Your balances, of course, will not be affected. The tables below explain these changes in greater detail. For full account terms and conditions (disclosures) and a full listing of fees, please contact us at 877.369.2828 or visit any of our branches.



- American Canyon ■ Antioch ■ Bakersfield
- East San Jose ■ Fairfield ■ Lamont ■ Modesto
- Napa ■ Porterville ■ Riverbank ■ San Francisco
- Vacaville ■ Vallejo

SAVINGS

Your regular saving accounts, club accounts, money market accounts, individual retirement accounts, and term certificates will all be converted into products that carry the same names, but have altered features. These features are described below.

THESE CURRENT ACCOUNTS WILL BE MAPPED TO THE FOLLOWING ACCOUNTS IN THE CHART BELOW:

Regular Shares

Regular Savings Account

- No monthly service fee
- ATM access available
- FREE E-Statements
- FREE Online Banking (with E-Statement)
- FREE Phone Banking
- Dividends paid monthly

Senior Advantage / Golden Anchor Club

Advantage Benefits

- Members 60 years and older receive the following additional benefits with their account:
- One FREE box of checks per year
 - Discounted pricing on notary service
 - Unlimited FREE teller checks per month

Kids Club / Adventure Club / Elements / Youth Account

Youth Account

- No monthly service fee
- ATM access available*
- FREE E-Statements
- FREE Online Banking (with E-Statements)
- FREE Phone Banking
- Payroll and account allocation services available
- Checking Account & Visa Debit Card available for members 14 and over with parent on account
- First box of checks FREE

*ATM available with parent/guardian on account.

THESE CURRENT ACCOUNTS WILL BE MAPPED TO THE FOLLOWING ACCOUNTS IN THE CHART BELOW:

Christmas Club / Club Account	Money Market	Share Certificate		
<p>Club Account</p> <ul style="list-style-type: none"> Member can choose maturity date Withdrawals are limited to two per account year No monthly service charge FREE E-Statements & Phone Banking FREE Online Banking (with E-Statements) Payroll and account allocation services Dividends paid monthly 	<p>Money Market</p> <ul style="list-style-type: none"> 6 transactions per month FREE* ATM access available FREE E-Statements & Phone Banking FREE Online Banking (with E-Statements) FREE with avg. daily balance of \$500 (otherwise \$5 per month) <p><small>*Unlimited Withdrawals, transfers and deposits made inside of branch (This includes checks cleared, withdrawals & electronic transfers made outside of branch)</small></p>	<p>Term Certificates</p> <p>Note: All Term Certificates set to rollover that do not have these terms, will be transferred to a savings account at maturity.</p> <table border="0"> <tr> <td> <ul style="list-style-type: none"> Non IRA Term Certificates 6 months 12 months 24 months 36 months 48 months 60 months </td> <td> <ul style="list-style-type: none"> IRA Term Certificates 12 months 24 months 36 months 48 months 60 months </td> </tr> </table>	<ul style="list-style-type: none"> Non IRA Term Certificates 6 months 12 months 24 months 36 months 48 months 60 months 	<ul style="list-style-type: none"> IRA Term Certificates 12 months 24 months 36 months 48 months 60 months
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CHECKING Your checking accounts will be converted into our “Benefits Checking Account”. This is an advanced checking account that includes access to phone banking, online banking, and online bill pay and is free with average daily balances on combined deposits of \$500 or greater. If, after reviewing the checking account descriptions below, you would prefer to be in one of our alternative checking accounts, then please give us a call at 877.369.2828 or drop by any branch after November 1, 2011.

	Access	Classic	Benefits	Growth
Eligibility	Individual Members	Individual Members	Individual Members	Individual Members Businesses, Trusts, other Entities
Minimum Balance	\$0	\$0	\$0	\$0
Monthly Service Fee	Free with \$300 average daily balance or direct deposit (otherwise \$3.00)	Free with \$300 average daily balance or direct deposit (otherwise \$3.00)	Free with \$500 average daily balance on combined deposits (otherwise \$5.00)	Free with \$1,000 average daily balance on combined deposits (otherwise \$7.00)
Monthly Online Banking Fee	Free with E-statements (otherwise \$3.00)	Free with E-statements (otherwise \$3.00)	Free with E-statements (otherwise \$3.00)	Free with E-statements (otherwise \$3.00)
Visa Debit Card	Approval required	Yes	Yes	Yes
ATM Card	Approval required	Not available	Not available	Yes
Checks	Not available	Yes	1 box of basic checks at account opening	Up to 2 free boxes per year
Bill Pay Service	Not available	Not available	Free or \$3.00 without Direct Deposit <small>*20 free bill pay items per month, then \$1.00 per item</small>	Free or \$3.00 without Direct Deposit <small>*20 free bill pay items per month, then \$1.00 per item</small>
Interest Earned	Not available	Not available	Not available	Variable rate