



Truth-in-Savings Disclosure 9-Month Share Certificate – Special Non-IRA

MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$25.00

Number of Shares Required: 1

Please refer to the separate Deposit Rate Schedule for the rates, fees and terms applicable to your account at the Credit Union. The Credit Union may offer other rates for these accounts from time to time.

1. MINIMUM DEPOSIT. The minimum balance to open a 9-Month Share Certificate is **\$1,000**. The minimum to obtain the APY is **\$1,000**.

2. RATE INFORMATION. The interest rate for your account is **4.17%** with an Annual Percentage Yield (APY) of **4.25%**. The APY assumes that interest remains on deposit until maturity. Any withdrawal will reduce earnings.

The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and APY are fixed and will be in effect for the initial term of the account.

3. DIVIDEND PERIOD. For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

4. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends are stated in the separate Deposit Rate Schedule.

5. BALANCE INFORMATION. The minimum balance requirements applicable to each account are set forth in the separate Deposit Rate Schedule. To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

6. ACCRUAL OF DIVIDENDS. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

7. TRANSACTION LIMITATIONS. See separate Deposit Rate Schedule.

8. MATURITY. Your account will mature as stated on the separate Deposit Rate Schedule or on your Account Receipt or Renewal Notice.



Truth-in-Savings Disclosure 9-Month Share Certificate – Special Non-IRA

9. EARLY WITHDRAWAL PENALTY. We may impose a penalty if you withdraw from your account before the maturity date.

a. Amount of Penalty. For all Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account.

The penalty schedule is as follows:

- Terms of 1 year or less 31 days' dividends
- Terms of longer than 1 year 90 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

10. RENEWAL POLICY. This account will not be renewed, and it will not roll over to another certificate share. Upon maturity, the funds in your certificate will transfer to your primary share. You have a grace period of ten (10) days after maturity to withdraw funds without being charged a penalty. You must notify us in writing before, or within the 10-day grace period after, if you do not want the funds to automatically transfer to your primary share account. If you do not notify us, all funds from the certificate share including any dividends will be transferred to the primary share.

11. NON-TRANSFERABLE/NON-NEGOTIABLE. Your account is non-transferable and non-negotiable.