

# TRUTH IN SAVINGS ACCOUNT DISCLOSURE - CERTIFICATES

IDB Global Federal Credit Union  
1300 New York Avenue NW  
Washington, DC 20577  
November 23, 2022

This disclosure contains information about terms, fees, and dividend rates for some of the accounts we offer.

Dividend Rates and Annual Percentage Yields are current as of 11-23-2022.  
For current rate information call (202) 623-3363.

## REGULAR 06 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.50% with an annual percentage yield of 2.53%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 6 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

## JUMBO 06 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.55% with an annual percentage yield of 2.58%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 6 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

## SUPER JUMBO 06 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.65% with an annual percentage yield of 2.68%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 6 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not

withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 12 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.75% with an annual percentage yield of 2.79%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 12 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 12 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.80% with an annual percentage yield of 2.84%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 12 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 12 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.90% with an annual percentage yield of 2.94%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 12 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 18 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.80% with an annual percentage yield of 2.84%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 18 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed

annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **JUMBO 18 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.85% with an annual percentage yield of 2.89%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 18 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **SUPER JUMBO 18 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.95% with an annual percentage yield of 2.99%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 18 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **REGULAR 24 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.85% with an annual percentage yield of 2.89%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 24 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **JUMBO 24 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.90% with an annual

percentage yield of 2.94%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 24 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 24 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.00% with an annual percentage yield of 3.04%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 24 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 30 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.90% with an annual percentage yield of 2.94%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 30 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 30 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.95% with an annual percentage yield of 2.99%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 30 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature.

You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 30 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.05% with an annual percentage yield of 3.09%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 30 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 36 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.08% with an annual percentage yield of 3.12%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 36 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 36 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.13% with an annual percentage yield of 3.18%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 36 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 36 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.23% with an annual percentage yield of 3.28%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 36 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 48 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.18% with an annual percentage yield of 3.23%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 48 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 48 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.23% with an annual percentage yield of 3.28%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 48 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 48 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.33% with an annual percentage yield of 3.38%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 48 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 60 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.47% with an annual percentage yield of 3.53%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 60 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **JUMBO 60 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.52% with an annual percentage yield of 3.58%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 60 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **SUPER JUMBO 60 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.62% with an annual percentage yield of 3.68%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 60 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **REGULAR 72 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.52% with an annual percentage yield of 3.58%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 72 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 72 months. If you withdraw any of the principal before the maturity date, we may

impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 72 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.57% with an annual percentage yield of 3.63%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 72 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 72 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### SUPER JUMBO 72 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.67% with an annual percentage yield of 3.73%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 72 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 72 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### REGULAR 84 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.57% with an annual percentage yield of 3.63%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 84 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$99,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 84 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### JUMBO 84 MONTH CERTIFICATE

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.62% with an annual percentage yield of 3.68%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 84 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.



**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not deposit more than \$249,999.00 to this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 84 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **SUPER JUMBO 84 MONTH CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.72% with an annual percentage yield of 3.78%.

The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 84 months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 84 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred to the account indicated at the time this certificate was opened.

#### **STEP-UP 4-YEAR CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 2.98% with an annual percentage yield of 3.02%.

The dividend rate and annual percentage yield may change. At your discretion, you may change the dividend rate on the account once during the life of the certificate. You can request a dividend rate increase on your certificate, if during the life of the certificate rates increase, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 4-years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your funds: funds will be transferred to the account indicated at the time this certificate was opened.

#### **STEP-UP 5-YEAR CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.22% with an annual percentage yield of 3.27%.

The dividend rate and annual percentage yield may change. At your discretion, you may change the dividend rate on the account once during the life of the certificate. You can request a dividend rate increase on your certificate, if during the life of the certificate rates increase, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 5-years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your funds: funds will be transferred to the account indicated at the time this certificate was opened.

#### **STEP-UP 6-YEAR CERTIFICATE**

**Rate Information:** This Account is a dividend bearing account. The prospective dividend rate on the account is 3.27% with an annual

percentage yield of 3.32%.

The dividend rate and annual percentage yield may change. At your discretion, you may change the dividend rate on the account once during the life of the certificate. You can request a dividend rate increase on your certificate, if during the life of the certificate rates increase, as determined by the credit union board of directors. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited monthly. We will mail the dividends in a share draft to you or deposit the dividends in an account that you designate. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 6-years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days dividends on the amount withdrawn. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your funds: funds will be transferred to the account indicated at the time this certificate was opened.

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#### COMMON FEATURES

**Bylaw Requirements.** You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

**Par Value of Shares.** The par value of a share in the credit union is \$50.00.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

**National Credit Union Share Insurance Fund.** Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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