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

☐ 90 DAY REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 90 days. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 90 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 90 DAY MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 90 days. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 90 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 90 DAY JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.
Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for 90 days. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will be compounded monthly and will be credited to the account monthly. 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 make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 90 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 6 MONTH REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 182 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 6 MONTH MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 182 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 6 MONTH JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate
Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 12 MONTH REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 365 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 12 MONTH MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 365 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.
**12 MONTH JUMBO CERTIFICATE**

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

**Rate Information:** This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 365 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

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**EZ START SHARE CERTIFICATE BUILDER - 12 MONTH CERTIFICATE**

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

**Rate Information:** This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $100.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit $100.00 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 365 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 90 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

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**18 MONTH REGULAR CERTIFICATE**

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

**Rate Information:** This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit $500.00 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 547 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar days after the maturity date to withdraw funds without penalty.
penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

18 MONTH MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 547 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

18 MONTH JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 547 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

24 MONTH REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 730 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.
date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 24 MONTH MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 730 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 24 MONTH JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 730 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 36 MONTH REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 1094 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 36 MONTH MINI-JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $50,000.00 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 1094 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 36 MONTH JUMBO CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1094 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

☐ 48 MONTH REGULAR CERTIFICATE

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $500.00 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 1459 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

**48 MONTH MINI-JUMBO CERTIFICATE**

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

**Rate Information:** This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 $50,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit $50,000.00 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 1459 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.

**48 MONTH JUMBO CERTIFICATE**

All share certificates with joint account ownership are set up with rights of survivorship, unless otherwise noted on the share certificate request form.

**Rate Information:** This Account is a dividend bearing account. The dividend rate and annual percentage yield are included in the Rate Chart. 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 to the account monthly. 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 make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 1459 days. If you withdraw any of the principal or dividends before the maturity date, we will impose a penalty of 180 days dividends on the amount withdrawn subject to penalty, whether earned or not. This account will automatically renew unless otherwise requested. You will have 3 calendar 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.
COMMEN 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 $5.00

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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