

## DISCLOSURE

1. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.

**Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

(i) **All Terms:** 180 days dividends or interest earned to date, whichever is less.

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

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

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

(ii) Where the account is an individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 59 ½ or becomes disabled. See your IRA plan disclosure.

3. **Renewal Policy.** The renewal policy for your accounts is indicated on the reverse side. Your account will be automatically renewed for another term upon maturity. For all accounts, you have a grace period of ten (10) days after maturity in which to withdraw or add funds in the account without being charged an early withdrawal penalty.

4. **Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

\*The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice.

• You will receive notification of the maturing of your Certificate at least 30 days in advance. Unless otherwise indicated, your Certificate will automatically renew at the posted current rate.

• Additional Deposits not permitted except at time of renewal.

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

1. **Rate Information.** The Annual Percentage Yield is a percentage that reflects the total amount of dividends to be paid on an account on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
2. **Nature of Dividends.** Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period.
3. **Dividends Compounding & Crediting.** The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period.
4. **Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.
5. **Accrual of Dividends.** For all accounts, dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.
6. **Transaction Limitations.** After your account is opened, you may not make deposits into the account. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
7. **Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.

**Member Services**

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