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SHARE CERTIFICATE TERMS & CONDITIONS

ACCOUNT SUMMARY

DATE ISSUED:	SHARE CERTIFICATE #
PRINCIPAL AMOUNT: \$	ANNUAL PERCENTAGE RATE:
CERTIFICATE TERM:	MATURITY DATE:
OWNER:	
JOINT OWNER:	

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The Credit Union offers a variety of term share certificate account options. Specific information relating to your individual account is shown above. The information below is of general nature and also pertains to your investment.

1. DIVIDENDS: The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors. The dividend rate on your account can be found above. You will be paid this rate until your certificate matures. Dividends are based on the Credit Union's available earnings at the end of a dividend period and by Federal Regulations dividends cannot be guaranteed.

2. EARNINGS: For Regular, Traditional and Roth IRA Certificates: The Certificate minimum balance to earn the stated fixed Annual Percentage Rate (APR) is \$1,000. Dividends are compounded and paid monthly to the certificate account, unless specified above. To earn the advertised Annual Percentage Yield (APY), the dividends must remain on deposit in the certificate account until maturity.

For Payroll Certificates: The Certificate minimum balance to earn the stated fixed Annual Percentage Rate (APR) is \$50.00. Dividends are compounded and paid monthly to certificate account, unless specified above. To earn the advertised Annual Percentage Yield (APY), the dividends must remain on deposit in the certificate account until maturity.

3. PENALTY: Except for withdrawal of dividends as specified above and certain early withdrawals as specified below, a penalty is imposed if certificate funds are withdrawn before the maturity date. The penalty is a forfeiture of dividends. A withdrawal of certificate principal will cause the certificate to be cancelled and the dividends will be forfeited in an amount equal to the smaller of the following: dividends since the date of issuance or renewal or **90** days dividends. A penalty shall not be imposed if early withdrawal is due to the death of the member. IRA's are subject to additional IRS rules and restrictions.

4. RENEWAL: This account shall be automatically renewed for a like term at the close of business on the Maturity Date or on the maturity date of any Renewal Term unless (1) the funds are withdrawn within the 7 day period after the maturity date stated herein, or (2) the credit union receives written notice 15 days prior to the Maturity Date. The credit union will give notice to the accountholder approximately 45 days before the CD Maturity Date. In the event of automatic renewal, the certificate will renew at the rate currently offered to new accounts.

5. OWNERSHIP: If more than one person has signed as owner, the Credit Union is hereby authorized to recognize any of said signatures so subscribed in the payment of funds of the transaction of any business for this account. If more than one person has signed as owner, each agrees with the other and with the Credit Union that the account has been issued to all who have signed as owner in joint tenancy, with rights of survivorship, and that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners, with all accumulations thereon, are and shall be owned by them jointly, with rights of survivorship and shall be subject to withdrawal, receipt or pledge by any of them, and payment to any of them or their survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. The rights and authority of the Credit Union under this Agreement shall not be changed or terminated by any one or more of the undersigned except by written notice of the Credit Union which shall not affect transactions heretofore made.

If an "X" has been placed in the following box [] this account has been issued to the undersigned owner(s) as Trustee pursuant and subject to a separate Trust Agreement and Declaration of Trust Executed by the undersigned in connection herewith. In such event, this account shall be subject to the terms and conditions of this Agreement and the Terms and conditions contained in said Trust Agreement and Declaration of Trust.