

## TRUTH-IN-SAVINGS DISCLOSURE REGULAR SHARE ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

### **Minimum balance requirements:**

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of \$5.00 in your account to avoid a minimum balance requirement fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a minimum balance requirement fee of \$1.00 once during the month. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield. You will not earn dividends for any day the account balance is below \$5.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### **Transaction limitations:**

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Fees and charges** - An inactivity fee of \$3.00 will be charged each quarter when there is no activity on this account for the previous twenty-four months.

### **Par value of a share:**

The par value of a share in this account is \$5.00.

## YOUTH SHARE ACCOUNT

### **Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

### **Minimum balance requirements:**

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum average daily balance of \$5.00 in your account to avoid a minimum balance requirement fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a minimum balance requirement fee of \$1.00 once during the month. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield. You will not earn dividends for any day the account balance is below \$5.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### **Transaction limitations:**

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### **Par value of a share:**

The par value of a share in this account is \$5.00.

## IRA SHARE ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

### Minimum balance requirements:

No minimum balance requirements apply to this account.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

## SAVERS EDGE ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

### Minimum balance requirements:

The minimum balance required to open this account is \$5,000.00.

You must maintain a minimum average daily balance of \$2,500.00 in your account to avoid a minimum balance requirement fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a minimum balance requirement fee of \$5.00 for that month.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Fees:

An excess check fee of \$5.00 will be charged for each check paid in excess of three during a month.

## IRA SMART SAVER ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

### Minimum balance requirements:

The minimum balance required to open this account is \$5,000.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

### Transaction limitations:

You may make an unlimited number of deposits without incurring any additional charge.

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

**Additional Features:**

A withdrawal shall be deemed to be made when it is recorded on our books, which is not necessarily the date that you initiated the transaction.

**HOLIDAY CLUB ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

**Fees and charges:**

An excessive club account withdrawal fee of \$5.00 will be charged for each withdrawal in excess of one during a year.

**VACATION CLUB ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period** - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

**Fees and charges:**

An excessive club account withdrawal fee of \$5.00 will be charged for each withdrawal in excess of four during a year.

**CHECKING PLUS ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union Board of Directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

**Minimum balance requirements:**

You must maintain a minimum average daily balance of \$750.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges:**

An inactivity fee of \$5.00 will be charged for each month when there is no activity on this account for the previous three months and the average daily balance for the month falls below \$750.00. The inactivity fee is waived for organizational accounts.

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**SHARE CERTIFICATE**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account h monthly, for all terms or h at maturity, for terms of 12 months or less. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is h monthly, for all terms or h at maturity, for terms of 12 months or less.

**Minimum balance requirements:**

The minimum balance required to open and maintain this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term, without penalty.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:

The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.

- If your account has an original maturity of more than one year:

The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. Dividends will be calculated on the same basis as during the original term.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**24-MONTH BUMP-UP SHARE CERTIFICATE**

**Bump-Up Option Plan and Rate Information** - The dividend rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. The dividend rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during each term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the rate then being offered on the 24-Month Share Certificate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this option once during each term (the original term and each renewal term).

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_ .

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

### 36-MONTH BUMP-UP SHARE CERTIFICATE

**Bump-Up Option Plan and Rate Information** - The dividend rate on your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. The dividend rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during each term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the rate then being offered on the 36-Month Share Certificate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this option once during each term (the original term and each renewal term).

**Compounding frequency** - Unless otherwise paid, dividends will be compounded every day.

**Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

**Dividend period** - For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_ .

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of more than one year:

The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new 36 Month Bump-up Share Certificates on the maturity date which have the same term, minimum balance (if any) and other features as the original 36 Month Bump-up Share certificate. Dividends will be calculated on the same basis as during the original term. You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

### COMMON FEATURES

#### Bylaw requirements:

A member who fails to complete payment of one share within 6 months of his or her admission to membership, or within 6 months from the increase in the par value of shares, or a member who reduces his or her share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership.

**Transaction limitation** - We reserve the right to at any time require not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

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

Please refer to our separate fee schedule for additional information about charges.

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### YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

#### REGULAR SHARE ACCOUNT

##### Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

#### YOUTH SHARE ACCOUNT

##### Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

#### IRA SHARE ACCOUNT

##### Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

#### SAVERS EDGE ACCOUNT

##### Last declared dividend rate:

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$75,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$75,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your daily balance was \$4,999.99 or less, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

#### IRA SMART SAVER ACCOUNT

##### Last declared dividend rate:

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$75,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$49,999.99, but less than \$75,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$4,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your daily balance was \$4,999.99 or less, the dividend rate paid on the entire balance in your account was \_\_\_\_%, with an annual percentage yield of \_\_\_\_%.

**HOLIDAY CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**VACATION CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

**CHECKING PLUS ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_% with an annual percentage yield of \_\_\_\_% on your account.

\_\_\_\_\_ **SHARE CERTIFICATE**

**24-MONTH BUMP-UP SHARE CERTIFICATE**

**36-MONTH BUMP-UP SHARE CERTIFICATE**

**Maturity notice** - Your \_\_\_\_\_ account will mature on \_\_\_\_\_, and it will automatically renew unless you prevent it. The new maturity date will be \_\_\_\_\_. The dividend rate and annual percentage yield that will apply to your \_\_\_\_\_ account if it is renewed have not yet been determined. That information will be available on \_\_\_\_\_. After that date, you may call the credit union during regular business hours at (516) 742-4900 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.



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