

Except as specifically described, the following disclosures apply to all of the Certificate accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the certificate accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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 current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid through the date the account is closed.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

Dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account except for a Dream Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty will equal the lesser of: (1) all dividends earned on the entire balance since the beginning of the current term, or (2) 90 days' dividends on the entire balance if the certificate term is one year or less, and 180 days' dividends on the entire balance if the certificate term is more than one year.

2) How the Penalty Works. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

3) Exceptions to Early Withdrawal Penalties. For Dream Certificate accounts only, one time per certificate, you may withdraw up to 25% of the principal balance of a certificate account without penalty beginning 60 days after the account opening date. In addition, at our option, we may pay any certificate account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. 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 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

7. Dream Certificate Account Features

Dream Certificates require an open Dream Checking Account (\$5). You must set up a Dream Certificate account with automatic deposits from another account you have with us or another financial institution. These deposits must occur at least once per month and must total at least \$10.00 per month. If three (3) months' deposits are skipped during the term, the automatic deposit will be cancelled, the Dream Certificate will be terminated with a penalty, and the remainder of the account will be transferred to the regular share savings account. You may have more than one Dream Certificate account, but the total amount you may have in all the Dream Certificate accounts you have with us combined is capped at \$100,000.00. The cap is determined by Social Security number. Once the cap is reached, no more deposits will be allowed.