

CERTIFICATE BUILDER ACCOUNT DISCLOSURE

Minimum balance requirements:

No minimum balance requirements apply to this 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 on a quarterly basis.

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. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

If you close your account before dividends are paid, you will not receive the accrued dividends.

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 Limits:

The minimum deposit we allow is \$25.00 per pay period.

When the balance in this account reaches \$500.00, we will convert this account to a 12-Month Share Certificate. At this time, all limitations as a certificate will apply.

If more than two withdrawals are made from this account before the balance reaches \$500.00, then this account may be closed.

You may not make any withdrawals or transfers from this account to another account. You will not be allowed to use this account as a transaction account.

Fees and charges:

A withdrawal fee of \$10.00 will be charged for each debit transaction on this account.