

# Share Certificate Account Disclosure

Effective July 1, 2011

The rates, fees, and charges applicable to your certificate account at the credit union are provided in this Share Certificate Account Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## Rate Schedule

Deposit Amount		6 month		12 month		24 month		36 month	
Minimum	Maximum	Dividend Rate (APR)	APY	Dividend Rate (APR)	APY	Dividend Rate (APR)	APY	Dividend Rate (APR)	APY
\$ 1,000.00	\$ 4,999.99	0.35%	0.35%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%
\$ 5,000.00	\$ 9,999.99	0.45%	0.45%	0.65%	0.65%	0.85%	0.85%	1.24%	1.25%
\$ 10,000.00	\$ 19,999.99	0.45%	0.45%	0.65%	0.65%	0.85%	0.85%	1.24%	1.25%
\$ 20,000.00	\$ 49,999.99	0.55%	0.55%	0.75%	0.75%	1.00%	1.00%	1.49%	1.50%
\$ 50,000.00	over	0.65%	0.65%	1.00%	1.00%	1.24%	1.25%	1.74%	1.75%

Additional Deposits	Not Allowed
Withdrawals	Paid Dividends Only
Renewable	Automatic
Dividends	Quarterly
Dividend Period	Quarterly

## Rate Information

The Dividend Rate (Annual Percentage Rate) and Annual Percentage Yield (APY) on your accounts are stated in the Rate Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Certificates, the Dividend Rate and APY are fixed and will be in effect for the term of the account. The APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

## Nature of Dividends

Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rates and APY's are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend periods.

## Compounding and Crediting

Dividends will be compounded and credited as stated in the Rate Schedule. The Dividend Period for each account is stated in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

## Balance Information

The minimum balance required to open each account is stated in the Rate Schedule. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.