



Truth-in-Savings Certificate Disclosure

Rate Information and Minimum Balance Requirements - You will be paid the above dividend rate until first maturity or adjustment for the 18 month Step-up certificate. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce the earnings. Unless otherwise paid, dividends will be compounded monthly. The minimum denomination (balance) is \$500, and \$100 for VyStar Pace Account Certificates. Your dividend rate and annual percentage yield is determined by your original certificate purchase amount and applies to the full balance in the certificate. The balance in a VyStar Pace Account Certificate cannot exceed \$2,000, excluding dividends.

Crediting Frequency - The dividend period for this type of account is monthly. Dividends will be credited to your certificate account or to any deposit account every month. Dividends may be paid by check only if the principal amount of the certificate is over \$10,000.

Balance Computation Method - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal balance in your certificate account each day.

Accrual of Dividends on Non-cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) to your certificate account.

Transaction Limitations - After the certificate is opened, you may not make additional deposits (add-ons) into this certificate until its maturity date except for the 18 month Step-up and the VyStar Pace Account certificates explained below.

18 Month Step-up Certificate and VyStar Pace Account Certificate - You may change the dividend rate one time on an 18 month Step-up (or adjustable rate) certificate. This is a one-time option during the maturity term of the certificate. You will have to make the decision to adjust the dividend rate to the current published 18 month Step-up certificate dividend rate. If you adjust the dividend rate, this new dividend rate would be fixed for the remainder of the 18 month certificate term. You also have the ability to make multiple deposits of additional funds (add-ons) to the 18 month Step-up certificate with a minimum deposit of \$2,000 or more. For the VyStar Pace Account Certificate, you have the ability to make multiple deposits of additional funds (add-ons) to the certificate with a minimum deposit of \$25 or more. The VyStar Pace Account Certificate is not eligible for the one-time dividend rate set-up option.

Early Withdrawal Penalties - We may impose a penalty if certificate funds other than dividends are withdrawn prior to the maturity date. The penalty will be the loss of 31 days dividends if the certificate term is one year or less; a loss of 90 days dividends if the certificate term is greater than one year through 30 months; or a loss of 180 days dividends if the certificate term is greater than 30 months. The certificate principal balance may be reduced if necessary to effect the penalty. The penalty does not apply to any of the following withdrawals: withdrawal subsequent to the death of any owner; withdrawal after the close of the dividend period in which membership was terminated; or if the account is part of a qualified individual retirement plan (IRA) and the withdrawal is to effect distribution of funds upon the participant's disability or attainment of not less than 70 1/2 years of age.

Renewal Policies - Your certificate will automatically renew at maturity. VyStar Pace Account Certificates will automatically renew to the advertised 12-month rate at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the certificate account without being charged an early withdrawal penalty as described above. If you make a withdrawal on the 8th, 9th or 10th day after the 7-day grace period, dividends accrued will be forfeited.

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