

Certificate Account

<u>CERTIFICATE TERM</u>	<u>ANNUAL PERCENTAGE YIELD</u>	<u>DIVIDEND RATE</u>
6 MONTH	0.40%	0.40%
12 MONTH	0.60%	0.60%
18 MONTH	0.80%	0.80%
24 MONTH	1.20%	1.19%
36 MONTH	1.50%	1.49%
48 MONTH	1.70%	1.69%
60 MONTH	2.00%	1.99%

ANNUAL PERCENTAGE YIELD: The annual percentage yield reflects the current dividend rate and the effect of compounding. The annual percentage yield assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. The dividend rate will be fixed for the term of the account.

COMPOUNDING AND CREDITING: Dividends on this certificate will compound and be credited quarterly. Dividends can only be withdrawn without penalty on the dividend crediting date and the seven days thereafter. After this period the dividends will become principal and subject to an early withdrawal penalty.

ACCOUNT CLOSING: Accrued but uncredited dividends will not be paid if the account is closed prior to the next dividend credit date.

MINIMUM TO OPEN: The minimum balance required to open and maintain a certificate is \$1,000.00.

BALANCE FOR DIVIDENDS: Dividends will be calculated on the daily balance in the account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS: No additional deposits are permitted with this certificate. No principal withdrawals without penalty are permitted until the maturity date and the grace period thereafter.

MATURITY DATE: The maturity date of this certificate is based on the open date and the term and will be shown on your certificate document.

AUTOMATIC RENEWAL: This certificate will automatically renew upon maturity unless we receive contrary instructions from you. There is a grace period of ten (10) days after the maturity date during which you can redeem your certificate without a penalty. No dividends will be earned for this grace period if the certificate is redeemed.

EARLY WITHDRAWAL PENALTY: A penalty will be charged if you withdraw principal before the maturity date. The penalty for early withdrawal from this certificate for terms of less than 12 months will equal 3 months' worth of dividends. The penalty for early withdrawal for terms ranging 12 months to 59 months will equal 6 months' worth of dividends. The penalty for early withdrawal for terms of 60 months and longer will equal 12 months' of dividends. The penalty is a forfeiture of the dividends that have been or would be earned on the account. If the dividends have not been earned or credited to the account the penalty will be deducted from the principal balance. The Early Withdrawal Penalty will be waived when an account owner dies or is determined legally incompetent by a court or other body of jurisdiction.

PLEASE REFER TO THE "SCHEDULE OF FEES" AND THE "MEMBERSHIP AND ACCOUNT AGREEMENT" FOR MORE INFORMATION.