

Rate Information – our Rate Schedule reflects the available terms, minimum balance requirements, the dividend rate and the annual percentage yield. The annual percentage yield assumes that dividends will remain in the account until maturity. The dividend rate for this account is established on the day the account is opened. Dividends are paid at maturity.

Early Withdrawal Penalties – We will impose a penalty if you withdraw the principal before the maturity date. The penalty for certificates with a term of one year or less is ninety (90) days loss of dividend. The penalty may be imposed whether dividends representing the penalty have been earned or not. No penalty will be imposed if withdrawal is due to the death or permanent adjudicated disability of the account holder.

Renewal Policy – Your Promotional Certificate account will be transferred to your regular savings account at maturity. You must contact the credit union prior to maturity if you want to move the funds into a Regular Certificate Account.

1.80%

Annual Percentage Yield

12 - Month CD

1.395%

Annual Percentage Yield

6 - Month CD

