



NEW CERTIFICATE PURCHASE RATES AND TERMS

| <u>CHECK ONE</u> | <u>TERM</u> | <u>RATE</u> | <u>(APY)</u> | <u>DIVIDEND FREQUENCY</u> |
|-----------------------|-------------|-------------|--------------|---------------------------|
| <input type="radio"/> | 1 YEAR | 2.25% | 2.27% | QUARTERLY |
| <input type="radio"/> | 2 YEAR | 2.35% | 2.36% | QUARTERLY |
| <input type="radio"/> | 3 YEAR | 2.50% | 2.53% | QUARTERLY |
| <input type="radio"/> | 4 YEAR | 2.75% | 2.79% | QUARTERLY |
| <input type="radio"/> | 5 YEAR | 3.00% | 3.04% | QUARTERLY |

** The minimum deposit requirement to purchase a certificate is \$500.00.

** The penalty for early withdrawal, in whole or part, is 90 days simple interest for one or two year certificates and 180 days for three, four and five year certificates at the certificate rate. Partial and full redemptions for required distributions on IRA's may not be subject to penalties.

DIVIDEND PAYMENT OPTION: (Please place a check in the appropriate box)

- Compound the dividend
- Transfer the dividend to share or share draft account
- Have dividend check mailed to you

UPON MATURITY OF CERTIFICATE: (Please place a check in the appropriate box)

- Have certificate automatically renew for another term (You will have a ten (10) days grace period to stop the renewal process without penalty)
- Have the matured certificate transfer to your share or share draft account
- Have the matured certificate mailed to your home

Date: _____ **Member (account#)** _____ **Amount:** _____

Name: _____

Signature(s): _____

Phone Contact #: _____

TRUTH & SAVINGS RULES APPLY TO ALL TRANSACTIONS