



## Share Certificate Disclosure

Effective Date 11/21/2022

<b>Term</b>	<b>13 Months</b>
<b>Minimum Deposit</b>	<b>\$1,000.00</b>
<b>Annual Percentage Yield</b>	<b>4.074%</b>
<b>Dividend Rate</b>	<b>4.00%</b>

### SPECIFIC TERMS APPLICABLE TO YOUR SHARE CERTIFICATE

**Fixed Rate Information.** This Account is subject to a Fixed Rate.

**Minimum Balance Requirements.** You must maintain a balance equal to the minimum balance required to open your account each day to obtain the disclosed annual percentage yield and to keep Your Account open.

**Transaction Limitations.** Once Your account is established, You may not make any further deposits to Your account prior to the Maturity Date.

**Maturity Date.** Your Account will mature after the term indicated on the accompanying Account Disclosure Rate Supplement.

**Early Withdrawal Provisions.** We will impose a penalty if You withdraw any of the principal funds before the maturity date. For all Accounts, the penalty imposed will equal 90 days' dividends.

**Renewal Policies.** Your Account will not renew automatically at maturity, and You will not be paid any dividends following the maturity date.

**Withdrawal of Dividends Prior to Maturity.** For all certificate Accounts, the Annual Percentage Yield assumes dividends remain on deposit until maturity. A withdrawal will reduce earnings.

**Additional Transaction Limitations.** For all Accounts (except share draft, Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 30 days before any such withdrawal.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Compounding and Crediting.** For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance exceeds the minimum balance requirement for your Account.

**Dividend Period.** The dividend period is monthly, and dividends will be compounded and credited to Your Account monthly.

**Balance Computation Method.** For all dividend-bearing Accounts, dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period. For all dividend-bearing Accounts, accrued but uncredited dividends will not be paid at the time you close Your Account.

**Accrual on Noncash Deposits.** For dividend-bearing Accounts, dividends will begin to accrue on the business day that you place noncash items (e.g. checks) into Your Account.

**Fees and Charges.** Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements and Disclosures.