

CREDIT BUILDER SHARE CERTIFICATE

Rate Information (fixed rate account) -You will be paid the disclosed dividend rate until first maturity.

Compounding frequency -Unless otherwise paid, dividends will be compounded every month.

Crediting frequency -Dividends will be credited to your account every month or at maturity.

Dividend period -For this account type, the dividend period is monthly.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00 and the maximum is \$3,000.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method -Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day your credit builder loan funds to your account.

Transaction limitations:

You may withdraw your principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Early withdrawal will close your CREDIT BUILDER SHARE CERTIFICATE account and your CREDIT BUILDER LOAN. You will not be eligible to open another CREDIT BUILDER SHARE CERTIFICATE for the 12 months following your early withdrawal.

Time requirements -Your account will mature at the end of the term selected.

Early withdrawal penalties (a penalty will be imposed for withdrawals before maturity) - The penalty we will impose will be all dividends earned since the date of issuance.

Withdrawal of dividends prior to maturity -The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account -Account may automatically renew at maturity into the same term share certificate account. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal your funds will be placed in a dividend-bearing account, or a non-dividend bearing account, or a check will be mailed at the discretion of the credit union.

Variable Rate -Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate -Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.