



Share Certificate Accounts

Rate Information

The Rate and Fee Schedule, reflects the dividend rate and annual percentage yield on your share certificate account that will be paid until maturity. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Compounding and Crediting

You must select a dividend distribution option at the time the certificate is purchased. You may elect dividends to be compounded and credited quarterly. Or instead of compounding, the dividends can be mailed to you quarterly in the form of a check or transferred to a specific account quarterly.

Minimum Balances

The minimum balance required to purchase a certificate is shown on the Rate and Fee Schedule. The minimum balance to obtain the annual percentage yield (APY) disclosed is also reflected on the Rate and Fee Schedule.

Balance Computation Method

We use the daily balance method to calculate dividends and for obtaining the APY on your share certificate account. This method applies a daily periodic rate to the full amount of principle in the account each day.

Transaction Limitations

You may not make any deposits into your account until the maturity date.

Maturity Date

Your certificate will mature on the date stated on the certificate.

Early Withdrawal Penalties

If any of the deposit is withdrawn before the maturity date, a penalty will be imposed.

Term	Early withdrawal penalty
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6-month	90 days dividends
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12-month	90 days dividends
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24-month	90 days dividends
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36-month	90 days dividends
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60-month	90 days dividends
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Automatically Renewable Share Certificate Accounts

Share Certificate accounts will renew automatically at the dividend rate prevailing at maturity unless otherwise disclosed on the certificate. You will have ten calendar days after the maturity date to withdraw funds without penalty.