

Certificate Rates

Youth Add-On Certificate

Term: 1 Year
Rate: 0.55%

APY* 0.55%

Minimum Deposit: \$100.00

1 Year Add-On Certificate

Term: 1 Year
Rate: 0.60%

APY* 0.60%

Minimum Deposit: \$500.00

2 Year Add-On Certificate

Term: 2 Year
Rate: 0.95%

APY* 0.95%

Minimum Deposit: \$500.00

17-Month "Harvest" Certificate**

| Minimum Deposit \$10,000 | | |
|--------------------------|------|------|
| Term | Rate | APY* |
| 17 months | 2.18 | 2.20 |

Regular and IRA Certificates

| Term | \$1,000 to \$99,999 | | \$100,000 to \$249,999 | | \$250,000 + | |
|----------|---------------------|------|------------------------|------|-------------|------|
| | Rate | APY* | Rate | APY* | Rate | APY* |
| 3 months | 0.55 | 0.55 | 0.60 | 0.60 | 0.65 | 0.65 |
| 6 months | 0.80 | 0.80 | 0.85 | 0.85 | 0.90 | 0.90 |
| 1 year | 1.83 | 1.85 | 1.88 | 1.90 | 1.93 | 1.95 |
| 2 years | 1.70 | 1.71 | 1.76 | 1.77 | 1.81 | 1.83 |
| 3 years | 1.76 | 1.77 | 1.80 | 1.82 | 1.85 | 1.87 |
| 4 years | 1.85 | 1.87 | 1.90 | 1.92 | 1.95 | 1.97 |
| 5 years | 2.23 | 2.25 | 2.28 | 2.30 | 2.33 | 2.36 |

*APY = Annual Percentage Yield. The Annual Percentage Yield is based on dividends posted and compounded monthly and will remain in the account until maturity. Any withdrawal will affect the APY calculation and result in reduced earnings.

Heritage Club certificate bonus rates are not available on Add-on and Elite certificates.

**Harvest Certificate is a promotional certificate and is not eligible for a dividend rate bonus and may not be an IRA or a Coverdell.

Rates current as of September 9, 2019 and subject to change without notice. A penalty may be imposed for early withdrawal. Fees could reduce the earnings.

17 Month Harvest Certificate Disclosure

A 17 Month Harvest Certificate may not be an IRA or Coverdell.

Rate Information: The dividend rate and annual percentage yield (APY) are as stated on the Rate Schedule. The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Heritage Club Rates: The 17 Month Harvest Certificate is a promotional Certificate and is not eligible for a dividend rate bonus.

Compounding and Crediting: Dividends are posted and compounded monthly. If you close your Certificate before dividends are credited you will receive accrued dividends, unless they are part of the penalty.

Minimum Balance Requirements: The minimum balance required to open a 17 Month Harvest Certificate is \$10,000.

Maximum Balance Limitation: A Member may open one 17 Month Harvest Certificate with a maximum deposit of \$250,000.

Balance Computation Method: Dividends are calculated using the daily balance method, which applies a daily periodic rate to the full amount of principal for each day.

Accrual of Dividends: Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks).

Transaction Limitations: Withdrawals prior to maturity are subject to the early withdrawal penalties stated below. Additional deposits are not permitted.

Maturity: Your account will mature on the date provided when opening or renewing your certificate.

Renewal Policies: Your Certificate account may, at the Credit Union's discretion, automatically renew at maturity. If renewed, a Certificate Maturity Notice will be sent at least twenty (20) calendar days prior to the maturity date. If there is no response to the notice the Certificate will automatically renew for a term of one (1) year at the rate determined to be in effect on the maturity date. You will have a grace period of ten (10) calendar days to withdraw the funds in the account without being charged an early withdrawal penalty. Dividends will be paid at the renewal dividend rate on withdrawals made during the ten (10) calendar day grace period. If your Certificate account is not renewed, the balance will be deposited to your share account.

Early Withdrawal Penalty: We will impose a penalty if you withdraw any of the principal before the maturity date. If the dividends have already been paid the penalty will be deducted from the principal, if the dividends have not been paid the penalty will be deducted from accrued interest. For a Certificate with a term of 17 months the penalty will be the lesser of 180 days of dividends on the amount withdrawn.

If a withdrawal reduces the balance below the required minimum, the account will be closed and the applicable penalty imposed.

Non-transferable: The ownership of this account cannot be transferred outside of the Credit Union. Joint owners can be removed and/or added with the written consent of all owners.

Exceptions to Early Withdrawal Penalties: At our option and as permitted by law, we may pay the account before maturity without imposing an early withdrawal penalty when: a) An account owner dies or is determined legally incompetent b) An IRA owner reaches age 59 ½ or is disabled.