12 Month “Save To Win” Certificate

Truth-In-Savings Disclosure

Effective date: 5/3/11

Save to Win Certificates: If you purchase a Save to Win Certificate, you may make additional deposits into that certificate throughout its term. The initial deposit and all subsequent deposits mature 12 months after the date the initial deposit is made. Each member is limited to one Save to Win Certificate.

Interest Rate: The APR is .50% with an APY of .50%

Rate Inf ormation: The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the accounts. For accounts subject to Interest compounding the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

Compounding and Crediting: Interest on the 12-Month Save to Win Certificate will be compounded and credited monthly.

Minimum Balance Requirements: The minimum balance to open the certificate is **$25.00** and you must maintain a membe r share account with a minimum balance of $5.00.

Balance Computation Method: Interest is calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of Interest: Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Early Withdrawal & Penalty: During the term of the Save to Win Certificate, you will be allowed to make one withdrawal from the account, with a penalty to be assessed at the time of withdrawal. The penalty for an early withdrawal is **$25.00** . If the early withdrawal reduces the principal below the minimum balance required to open this account, the certificate will be canceled. The credit union will deduct from the principal amount to cover the penalty.

Exceptions to Early Withdrawal Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or o ther body of competent jurisdiction.

Transaction Limitations: Additional deposits are allowed during the term of this certificate. Each $25 addition during a monthly period will entitle certificate owner to one entry (up to 10 entries per month) into a savings raffle. The Savings Promotion Raffle begins on January 1, 2012 and ends December 31, 2012, however certificates will mature 12 months after account opening. Official account and prize entry rules can be found online at www.savetowin.org and provided upon opening certificate.

Renewal Policy: This account type will automatically renew at maturity. The certificate will renew as a 12-month certificate, with the APR being what is stated as our current 12-month rate. If you choose not to renew the certificate, the funds will be transferred to your regular savings account at the Credit Union. You will receive a notice from the credit union 30 days prior to your certificate’s maturity. You will have a ten (10) day grace period af ter maturity to withdraw funds without being charged an early withdrawal penalty. To avoid a withdrawal penalty, all withdrawals must be made on the maturity date.

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