

## TRUTH-IN-SAVINGS DISCLOSURE

### SHARE CERTIFICATE

Opening date \_\_\_\_\_ Deposit amount \_\_\_\_\_

The dividend rate on your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_ %.

You will be paid this rate until maturity. The maturity date of your account is \_\_\_\_\_.

**Rate Information:** The dividend rate on your term share account is determined at the discretion of the Board of Directors and is disclosed at the time the account is opened.

**Compounding Frequency:** Dividends are not compounded within this certificate.

**Crediting Frequency:** Dividends will not be credited to this account, but dividends are paid directly to your or credited to another account of yours every month.

**Dividend Period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

**Minimum Balance Requirements:** A minimum balance of \$500 is required to open this account. You must maintain a minimum daily balance equal to the term share account balance 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 no later than the business day we receive provisional credit for the placement of noncash items (for example, checks) to your account.

**Transaction Limitations:** After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may not make withdrawals of principal from your account before maturity.

**Time Requirements:** Your account will mature as disclosed at the time the term share account is opened.

**Early Withdrawal Penalties (a penalty may be imposed for withdrawals before maturity):** The penalty will equal 90 days' dividends on the amount withdrawn subject to penalty. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty.

**Automatically Renewable Account:** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity. 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. The dividend rate and annual percentage yield that will apply to your term share account if it is renewed will be available on the maturity date of this certificate. After that date, you may call the Credit Union during regular business hours at (513)381-3070 or (513) 241-2050 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Bylaw Requirement:** You must complete payment of one share into your Share Savings Account(s) as a condition of admission to membership. The par value of a share is \$5.

