



TRUTH-IN-SAVINGS CERTIFICATE ACCOUNT DISCLOSURES

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For all share certificate accounts, *except* the Indexed Share Certificate, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce the Annual Percentage Yield. The Credit Union may offer special rate promotions from time to time based on your account relationship with us.

a. Flex Certificates. You may make deposits of at least \$100 at any time during the term of your Flex Certificate provided the principal balance does not exceed twice your Original Principal Balance or \$100,000 whichever amount is less.

(i). Bump-Rate Feature. With a Flex Certificate, you have the option of changing the interest rate once, at any time during your initial and subsequent renewal terms, to the Credit Union's then-current dividend rate with a like term. Once you use this bump-rate option, the then-current dividend rate will be the rate on your account until maturity. Your Annual Percentage Yield will change accordingly if you exercise this option.

b. Super Bump Flex Certificates. Same great benefits as a Flex Certificate, but offers unlimited "bumps." This means that you can contact the Credit Union and have your rate increased to the current published rate for a like term as market rates rise during initial and subsequent renewal terms. You may make deposits of at least \$100 at any time during the term of your Flex Certificate provided the principal balance does not exceed twice your Original Principal Balance or \$100,000 whichever amount is less.

c. Indexed Share Certificates. The Dividend Rate is a variable Dividend Rate that may change monthly, up or down, based on the Index plus a Margin. The Index is the 2 year US Treasury Bill published on the 25th day of the month for the Dividend Rate effective on the following 1st day of the month. If the 25th day of the month falls on a day that the Index is not published then the closest preceding published day will be used. The margin is determined at account opening and will not change during the term. The Dividend Rate may change on the first day of each calendar month when there is a change in the Index. The Minimum Dividend Rate the certificate will earn will never be less than the current published Dividend Rate and Annual Percentage Yield for the ACU Performance Saver account. You may make deposits of at least \$1000 at any time during the term of your Indexed Share Certificate.

d. IRA (*Individual Retirement Account*). IRA Certificates can be opened for Traditional, Roth and Educational IRAs. All regulations pertaining to IRAs are still applicable under the Certificate program.

e. Veterans Family Fund Certificates. After the dividends have been posted to the account one half or 50% of the dividends will be paid directly to the Veterans Family Fund.

2. Dividend Period. For each account, the dividend period is monthly. The dividend period begins on the first day of the month and ends on the last day of the month.

3. Dividend Compounding and Crediting. Dividends are compounded and credited monthly. You have the option to have dividends paid at maturity.

4. Balance Computation Method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Deposit Rate & Fee Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in any share savings account. The par value of a regular share in this Credit Union is \$25.

6. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, dividends will not be paid.

7. Transaction Limitations. After your account is opened, you may make withdrawals of dividends after crediting. For Flex Certificates, you can make additional deposits of \$100 at any time; see paragraph 1a and 1b above for additional deposit limitations.

8. Maturity. Your account will mature on the date set forth in the account Share Certificate. See the current Deposit Rate & Fee Schedule for a listing of all maturity dates.

9. Early Withdrawal Penalty. If you withdraw principal prior to the maturity date an Early Withdrawal Penalty maybe assessed and the account closed.

a. Amount of Penalty. The amount of the early withdrawal penalty is based on forfeiture of dividends. The forfeiture of an amount equal to 90 days of dividends on the amount withdrawn or all dividends on the amount withdrawn since the date of issuance or renewal, whichever is less.

b. How the Dividend Forfeiture Penalty Works. The Dividend forfeiture penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the dividend has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

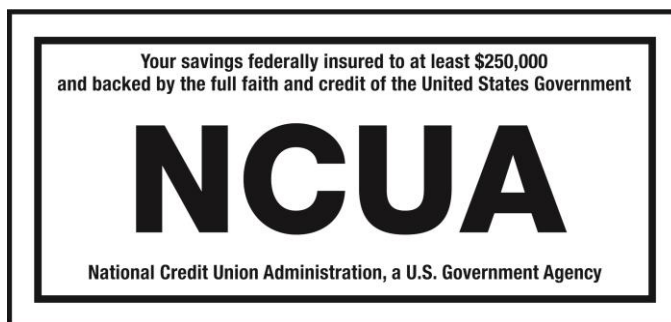
(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within the grace period, or if the required annual minimum distribution amount is paid, or where the IRA owner becomes disabled.

10. Renewal Policy. For all accounts, your account will automatically renew for another term upon maturity at the current rates and terms of the specific certificate share account as published in the Deposit Rate & Fee Schedule. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

11. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

12. National Credit Union Share Insurance Fund. Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.



If you have any questions or require current rate and fee information on your accounts, please call America's Credit Union at 253.964.3113 or 1.866.968.7128 toll free.

Effective Date April 20, 2016