

TRUTH-IN-SAVINGS DISCLOSURE

SHARE CERTIFICATE

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every _____. **Crediting frequency** - Dividends will be credited to your account every _____. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is _____.

Minimum balance requirements:

The minimum balance required to open this account is \$_____.

You must maintain a minimum daily balance of \$_____ 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 on the business day you place 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. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.

Time requirements - Your account will mature _____.

Early closure penalties (a penalty may be imposed for closure before maturity) -

- If your account has an original maturity of one year or less:
The penalty we may impose will equal 90 days dividends.
- If your account has an original maturity of more than one year:
The penalty we may impose will equal 180 days dividends.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal of dividends will reduce earnings.

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, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, your funds will be placed in a dividend-bearing account.

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.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early closure penalty.

Bylaw requirements:

You must complete payment of one share in your Share Savings account as a condition of admission to membership. If the balance in your Share Savings account falls below \$5.00, you may be terminated from membership at the end of the quarter.

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

Maturity notice - Your _____ account will mature on _____, and it will automatically renew unless you prevent it.

The new maturity date will be _____. The dividend rate and annual percentage yield that will apply to your _____ account if it is renewed have not yet been determined. That information will be available on _____. After that date, you may call the credit union during regular business hours at (302) 678-8000 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.



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