

# Share & IRA Certificate Disclosure - Renewable Certificates

Last Dividend Declaration Date: February 6, 2026

**Share Certificates do not begin to accrue dividends until funded. Share Certificates not funded in 30 days will be automatically closed.**

Term	Dividends			Minimum Balance			Penalty
	Dividend Rate/ Annual Per- centage Yield	Min. Balance to earn stat- ed APY	Balance Compu- tation Method	Minimum to Open	Minimum to Avoid Fees	Balance Computation Method	Total Days of dividends forfeit <sup>6</sup>
3 Month	3.639% / 3.70%	\$500.00	Average Daily Balance method is used to calculate dividends.	\$500.00	\$500.00	Average Daily Bal- ance method is used to calculate dividends.	45
6 Month	3.542% / 3.60%	\$500.00		\$500.00	\$500.00		90
9 Month	3.503% / 3.56%	\$500.00		\$500.00	\$500.00		135
12 Month	3.494% / 3.55%	\$500.00		\$500.00	\$500.00		180
18 Month	3.445% / 3.50%	\$500.00		\$500.00	\$500.00		180
24 Month	3.426% / 3.48%	\$500.00		\$500.00	\$500.00		180
36 Month	3.300% / 3.35%	\$500.00		\$500.00	\$500.00		180
48 Month	3.154% / 3.20%	\$500.00		\$500.00	\$500.00		180
60 Month	3.290% / 3.34%	\$500.00		\$500.00	\$500.00		365

Member:

Certificate Amount:

Open Date:

Account Number:

Share ID:

Maturity Date:

Term (in months):

## For all accounts:

1. Dividends are compounded and credited monthly.
2. If you close your account before accrued dividends are credited to the account, accrued dividends will not be paid.
3. Dividends are paid using the Average Daily Balance (ADB) method; minimum balance required to avoid fees is calculated by the ADB method; and minimum balance required to earn dividends is calculated by the ADB method. The ADB method applies a periodic rate to the ADB in the account for that period. The ADB is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
4. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.
5. Transaction Limits: You may add to certificates with terms of 3-, 6-, 9-, and 12-months after opening; Certificates with terms between 18- and 60-months may not be added to after the date the certificate is opened.
6. We will impose a penalty based on the chart above if you withdraw any funds before the maturity date. Penalties will only be taken from dividends earned unless dividends are not automatically reinvested into the certificate. In these cases, penalties may be withdrawn from the principal. Members have the option to partially withdraw from the share certificate. The penalty will only be assessed for the amount of the withdrawal.
7. The Annual Percentage Yield is based on the assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings.
8. Dividends are paid on the actual amount in the certificate account and shall be added to the principal on a monthly basis unless the Credit Union is directed to disburse dividends otherwise by the owner.
9. Certificates may not be pledged as collateral except for loans to the owner hereof made by Signature Federal Credit Union, transferred or assigned.
10. Upon maturity, this certificate will automatically renew to the same as the original term unless the Credit Union receives prior notice and instruction from you. You will have a 10-day grace period after renewal during which you may withdraw the funds without being assessed a penalty.
11. For IRA Certificates only, any Required Minimum Distribution (RMD) withdrawn from a certificate will not be penalized for the specific RMD amount. Withdrawn funds exceeding the RMD are subject to the penalties noted above.



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