

Sample Share Account Disclosure

Certificate Term	Dividend Rate/Annual Percentage Yield Minimum Balance	Penalty - Total Days of Dividends Forfeited
3 Month	<p>Rates are set by the Board of Directors and may change without notice.</p> <p>For current share rates, please visit, www.SignatureFCU.org/ShareRates or call (800) 336.0284</p>	45
6 Month		90
9 Month		135
12 Month		180
18 Month		270
24 Month		365
36 Month		540
48 Month		540
60 Month		900

For all certificate accounts:

- Dividends are compounded and credited monthly.
- If you close your account prior to accrued dividends being credited to the account, accrued dividends will not be paid.
- Dividends are paid using the Average Daily Balance (ADB) method; minimum balance required to avoid fees is calculated by the ADB method; and the 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.
- Dividends will begin to accrue on cash and non-cash (e.g., checks) on the business day you make the deposit to your account.
- Transaction limits: You may not add to certificate after the account is opened until the maturity date. Exceptions apply to specific share certificate products.
- We will impose a penalty based on the chart above if you withdraw any funds before the maturity date. Penalties will not be taken from the principle unless you have elected to have dividends transferred instead of reinvested in the certificate.
- The Annual Percentage Yield (APY) is based on the assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings.
- 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.
- Certificates may not be pledged as collateral, except for loans to the owner hereof made by Signature Federal Credit Union, transferred or assigned.

For Renewable certificates:

- There are three tiered offerings for share certificates with minimum balance requirements of \$500.00, \$50,000.00 and \$100,000.00.
- Upon maturity, these certificates will automatically renew to the same as the original term with the associated rate/APY being offered at that time unless the Credit Union receives prior notice and instruction from the owner. If the share certificate balance is below the minimum balance requirement, it will automatically renew to our standard share certificate with similar original term. You will have a 10-day grace period after renewal during which you may withdraw the funds without being assessed a penalty.
- 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.

For EZ Save Certificates only:

- The minimum balance required to open an EZ Save certificate is \$50.00.
- EZ Save Certificates may be added to at any time during the 12 month term. The higher dividend rate is paid on balances of \$10,000.00 and less; balances in excess of \$10,000.00 will earn a lesser dividend rate based on the current rate at the time. Only one EZ Save Certificate is allowed per membership.
- This certificate will not be automatically renewed at maturity. The balance in your account will be transferred to your savings account upon maturity.

