

This Certificate  
Evidences A  
Deposit In The  
Name(s) Of:

# Disclosure

Certificate Number \_\_\_\_\_  
Account Number \_\_\_\_\_  
SSN/TIN \_\_\_\_\_  
Date \_\_\_\_\_

In The Amount Of \_\_\_\_\_  
dollars \$ \_\_\_\_\_

ACCOUNT TYPE AND TERMS - Only the boxes that are checked and the lines that are filled in apply. Any "\*" means "See your account disclosure for details."

Account Type One Year Variable  Single Maturity  Automatically Renewable  
Term (Initial) \_\_\_\_\_  Additions permitted in a minimum amount of \$ 10.00  
Maturity Date (First) \_\_\_\_\_ Rate Structure:  Single Rate  Tiered Rate  Stepped Rate  
Interest Rate (Initial) \_\_\_\_\_ %  Fixed Rate: Your deposit will earn interest at the initial interest rate(s) until first maturity.  
Annual Percentage Yield \_\_\_\_\_ %  Variable Rate: Initial Index Rate \_\_\_\_\_ % Maximum Rate \_\_\_\_\_ %  
Compounded on a quarterly basis Minimum Rate \_\_\_\_\_ % First Adjustment \_\_\_\_\_  
Interest Calculated 365 / 365 Adjustment Frequency We may change your rate at any time.  
Interest Paid quarterly and at maturity Rate Formula \_\_\_\_\_  
(a)  By \_\_\_\_\_  
(b)  By Deposit To Acct. No. \_\_\_\_\_

BY \_\_\_\_\_

**GENERALLY:** "We" and "us" means the financial institution. "You" and "your" means the depositor(s). "Certificate" means both this original instrument as well as the deposit it shows. This certificate (and the account it represents) may not be transferred or assigned without our prior written consent and is not negotiable.

At our option, we may accelerate the maturity, or call this account, \_\_\_\_\_

**VARIABLE INTEREST RATE:** The interest rate(s) may change during the term, subject to the terms of the account. The interest rate we will pay on this certificate will not, however, be greater than the stated maximum rate (if any) or be less than the stated minimum rate (if any).

**COMPOUNDING:** The compounding frequency and interest calculation method will not change during the term of the certificate, regardless of adjustments to the interest rate, until we give reasonable notice to you of such change.

**ADDITIONS:** If we permit you to make any additions, they will only be permitted in an amount equal to, or greater than, the minimum amount indicated. Except as otherwise disclosed in writing, the making of additions to this certificate will not extend the maturity of all, or any portion, of the funds on deposit, and additions will mature at the same time as the first deposit. No additions may be made within \_\_\_\_\_ days of the final maturity date.

**SINGLE MATURITY:** If the single maturity box is checked, you should present this certificate promptly at maturity for payment.

Interest  will  will not accrue after maturity, except as otherwise disclosed in writing.

**AUTOMATIC RENEWALS:** If the automatically renewable box is checked, the terms of this section apply, except as otherwise disclosed in writing. This certificate will be automatically renewed after the stated maturity date stated for successive terms, each equal to the original term. The interest rate will be the same we offer on new certificates on the maturity date which have the same term, minimum balance (if any) and other features as this original certificate. You may call us on or shortly before the maturity date and we will tell you what the interest rate will be for the next renewal term.

The automatic renewal of this certificate may be prevented if one of the following things happens:

(1) This certificate is personally presented for payment on a maturity date or within 10 days after the maturity date; or

(2) We receive written notice from you before a maturity date of your intention to cash in this certificate.

Upon final maturity, if any funds remain in the account, your deposit  will  will not earn interest after final maturity, except as otherwise disclosed in writing.

**NUMBER OF ENDORSEMENTS REQUIRED:** \_\_\_\_\_

Endorsements (Sign only when requesting withdrawal):  
X \_\_\_\_\_  
X \_\_\_\_\_

**NOTICE OF PENALTY FOR EARLY WITHDRAWAL**

Except as otherwise disclosed in writing, any early withdrawal we permit is subject to penalty. The penalty will be in an amount equal to:

- the greater of all interest earned on the amount withdrawn or seven days' interest on the amount withdrawn.
- one month's interest on the amount withdrawn.
- three months' interest on the amount withdrawn.
- 6 months' interest on the amount withdrawn

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

**EXCEPTIONS:** In certain circumstances, such as the death or incompetence of an account owner, 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.

**CALCULATION OF INTEREST PENALTIES:** For any fixed, single rate time deposit we will use the nominal (simple interest) rate in effect to calculate the amount of the applicable penalty.

For any time deposit which earns a rate that may vary from time to time during the term, or for which multiple rates apply during the term, the interest rate we will use to calculate the interest forfeiture will be:

- the average (weighted for time) of the simple interest rates earned during the term up to the date of withdrawal;
- the simple interest rate in effect at the beginning of the term;
- the simple interest rate in effect at the time of early withdrawal;
- the highest of the simple interest rates in effect during the term; or
- \_\_\_\_\_

**ADDITIONAL TERMS:**

You must deposit 500.00 to open this account.  
 We may change your rate at any time.  
 Interest begins to accrue on the business day you deposit any noncash item.