



Thank you for opening your accounts with us. Here is information that governs your account agreement with us.
Personal Account Disclosures

- **Important Information about Procedures for Opening a New Account**
- **Truth in Savings**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In order to assist the U.S. government in its efforts to fight the funding of terrorism and money laundering activities, U.S. federal law requires all financial institutions to obtain, verify, and record information that identifies persons and entities who open an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see other identifying documents.

TRUTH-IN-SAVINGS

Please also refer to the schedule of charges, fees, and current rates that are incorporated herein.

PRIMARY SAVINGS, SECONDARY SAVINGS, HOLIDAY, AND ESCROW SAVINGS ACCOUNTS: Rate Information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$1.00. Minimum balance requirements pertain to Primary Savings only. Secondary Savings, Holiday and Escrow Savings Accounts are excluded from the \$1.00 minimum balance requirement to open the account. You must maintain a minimum daily balance of \$25 in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

GoSAVE ACCOUNT: Rate Information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding & Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$25. You must maintain a minimum daily balance of \$25 in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** \$5 per withdrawal fee after 1 free per month. Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** Minimum of one automatic (electronic) deposit required per month. You may make one free withdrawal per month. Please see current fee and charge schedule for additional withdrawal fee. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

HOMEOWNER'S SAVINGS: Product may change or be discontinued at any time. Must have a mortgage loan to be eligible for this product. **Rate Information:** The dividend rate and annual percentage yield may change at any time as determined by credit union management. This is a tiered rate account. As of 5/1/2023 rates are as follows: Balances up to \$10,000 will earn 0.20% dividend rate and APY. Balances of \$10,000 or greater will earn 0.10% APY. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** There is no minimum balance to open this account. You must maintain a minimum daily balance of \$25 in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Transaction Limitations:** Minimum of one automatic (electronic) deposit required per month. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

HOMESAVER ACCOUNT:** Product may change or be discontinued at any time. This share is only eligible for participants accepted into the Women's Build Equity Program. **Minimum Balance Requirements:** There is no minimum balance to open this account or to obtain the disclosed annual percentage yield. **Transaction Limitations:** The downpayment match will vary based on the amount saved by the participant during the program period. The program period begins on the date the HomeSaver Match (Down Payment Assistance) Participation Agreement is signed and will end two years from that date. Payment assistance in the form of a down payment match of up to Ten Thousand Dollars (\$10,000) may be earned, if those members meet the Match Program eligibility requirements and satisfy the requirements of the Match Program, including completing certain educational requirements and attending certain coaching sessions. Please see signed Participation Agreement for further details. **Rate Information:** The dividend rate and annual percentage yield may change at any time as determined by credit union management. As of 5/1/2023 rates are as follows: Balances will earn 0.10% dividend rate and APY. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. **Fees & Charges:** Please see current fee and charge schedule for fees that may apply.

ULTIMATE CHECKING PACKAGE: Rate information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$25. You must maintain an average daily balance of \$2500 in your account to obtain the disclosed annual percentage yield. You must maintain 6 or more qualifying services (Savings, Checking with debit card, Money Market, Certificate, 1st Mortgage serviced by SCU, Home Equity Loan or Line, Consumer Loan, Credit Card, Summit Financial Advisors Investment Account with a balance, member>15 years, and E-statements) or \$60,000 in combined deposit and loan balances. If these requirements are not maintained, a monthly fee will be assessed. **Balance Computation Method:** Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance 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. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person

withdrawals, or by other electronic means as applicable. If a Visa Debit Card is requested/provided with this account, the fees involved with it are explained in the fee and charge schedule. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

DIVIDEND CHECKING: Rate Information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$25.00. You must maintain an average daily balance of \$25.00 in your account to obtain the disclosed annual percentage yield. You must maintain an average daily balance of \$750.00 to avoid a service fee. If the minimum balance requirement is not maintained, a monthly fee will be assessed. **Balance Computation Method:** Dividends are calculated by the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance 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. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. If a Visa Debit Card is requested/provided with this account, the fees involved with it are explained in the fee and charge schedule. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

STUDENT FREE CHECKING: Rate Information: This account does not earn dividends. **Minimum Balance Requirements:** The minimum balance to open this account is \$25.00. The minimum balance to open this account at one of our four Madison Metropolitan School District High Schools is \$5.00. Those schools include Madison East High School, Vel Phillips Memorial High School, Robert M. La Follette High School, and Madison West High School. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. Please see current fee and charge schedule for other fees that may apply. No annual fee debit card and unlimited ATM transactions. Account may be open for six years, and then it will convert to a Free Checking Account.

FREE CHECKING: Rate Information: This account does not earn dividends. **Minimum Balance Requirements:** The minimum balance to open this account is \$25.00. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. If a Visa Debit Card is requested/provided with this account, the fees involved with it are explained in the fee and charge schedule. Please see current fee and charge schedule for other fees that may apply.

BALANCE ACCOUNT: Rate Information: This account does not earn dividends. **Minimum Balance Requirements:** The minimum balance to open this account is \$25.00. **Fees & Charges:** \$5 monthly service fee, waived for members 17 or younger, 10 or more debit card purchases per month AND either a student loan OR any Summit Credit Card (Student). Visa Debit Card fees are explained in the fee and charge schedule. Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** Debit transactions exceeding the checking balance will be declined. ACH transactions and Bill Payer payments will be returned NSF if funds are not in your current balance as defined by the Membership Guide.

ASSURED CHECKING: Rate Information: This account does not earn dividends. **Minimum Balance Requirements:** The minimum balance to open this account is \$50.00. **Fees & Charges:** There will be a monthly service fee of \$15.00. A fee is imposed for overdrafts created by in person withdrawals, or by other electronic means as applicable. If a Visa Debit Card is requested/provided with this account, the fees involved with it are explained in the fee and charge schedule. Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** If there are five instances of nonsufficient funds (NSF) activity on this account in any week period, the account may be closed. If the account has no NSF activity during the first 12 months, you may choose to switch this account to one of the other checking account products offered.

MONEY MARKET PLUS ACCOUNTS: Rate information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** No minimum balance required to open this account. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

ULTIMATE MONEY MARKET ACCOUNTS: Rate information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$50,000. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

MONEY MARKET MAXIMIZER ACCOUNTS: Rate information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$75,000. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Checks are not returned with the monthly statement. If a check copy is requested, there may be a fee imposed. A fee is imposed for overdrafts created by checks, in person withdrawals, or by other electronic means as applicable. Please see current fee and charge schedule for other fees that may apply. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

IRA SAVINGS ACCOUNT: Rate Information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** The minimum balance to open this account is \$25.00. You must maintain a minimum daily balance of \$25.00 in your account to obtain the disclosed annual percentage yield. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** Please refer to your IRA Trust Agreement for a full explanation of our duties and rights and your responsibilities and rights regarding your IRA account. Request for withdrawal must be received in writing. We reserve the right to require the use of our authorized forms for such requests. IRS requires earned income to contribute. Must be 18 years old to open. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

HEALTH SAVINGS ACCOUNT: Rate Information: The dividend rate and annual percentage yield may change at any time as determined by credit union management. **Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. **Minimum Balance Requirements:** There is no minimum balance to open this account. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** Please refer to your Health Savings Trust Agreement for a full explanation of our duties and rights and your responsibilities and rights regarding your IRA account. Request for withdrawal must be received in writing. We reserve the right to require the use of our authorized forms for such requests. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

CERTIFICATES (Terms: 3, 6, 9, 12, 18, 24, 36, 48, 60 Months)*: Rate Information: The rate and yield disclosed on the rate sheet are accurate as of the dates indicated. The dividend rate and annual percentage yield may change at any time as determined by credit union management. Once your certificate is opened, the dividend rate and annual percentage yield of your certificate are disclosed on the receipt. You will be paid that rate until maturity. The annual percentage yield assumes that dividends remain in the account until maturity. A withdrawal or transfer will reduce earnings. **Compounding & Crediting:** Dividends will be compounded and credited monthly. **Minimum Balance Requirements:** The minimum balance to open this account is \$500.00. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** After the certificate is opened, you may not make any deposits to the certificate until the maturity date. You may make withdrawals of your principal balance, subject to the early withdrawal penalties stated below. You may withdraw dividends that have been credited to the certificate during the term, however this will reduce earnings. **Maturity Date:** See rate sheet for current Certificate terms offered. The maturity that you choose will be indicated on your receipt. **Early Withdrawal Penalties for terms less than 12 months:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 90 days of dividends. This penalty may affect your principal balance. **Early Withdrawal Penalties for terms 12 months or greater:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 180 days of dividends. This penalty may affect your principal balance. **Renewal Policies:** Certificates automatically renew on the maturity date at the rate currently in effect for the renewal term. You will have a grace period of 10 calendar days after the maturity date to withdraw funds in that account without being charged an early withdrawal penalty. Certificates are non-transferable.

CERTIFICATE PLUS*: **Rate Information:** The rate and yield disclosed on the rate sheet are accurate as of the dates indicated. The dividend rate and annual percentage yield may change at any time as determined by credit union management. Once your certificate is opened, the dividend rate and annual percentage yield of your certificate are disclosed on the receipt. You will be paid that rate until maturity. The annual percentage yield assumes that dividends remain in the account until maturity. A withdrawal or transfer will reduce earnings. **Compounding & Crediting:** Dividends will be compounded and credited monthly. **Minimum Balance Requirements:** The minimum balance to open this account is \$250.00. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** After the account is opened, you may make deposits during the term of the certificate. The minimum additional deposit is \$1 at any time, not to exceed \$10,000 during the term. You may make withdrawals of your principal balance, subject to the early withdrawal penalties stated below. You may withdraw dividends that have been credited to the certificate during the term, however this will reduce earnings. **Maturity Date:** You may choose a maturity of 6, 12, 18 or 24 months. The maturity you choose will be indicated on your receipt. **Early Withdrawal Penalties for terms less than 12 months:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 90 days of dividends. This penalty may affect your principal balance. **Early Withdrawal Penalties for terms 12 months or greater:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 180 days of dividends. This penalty may affect your principal balance. **Renewal Policies:** Certificates automatically renew on the maturity date at the rate currently in effect for the renewal term of the corresponding Certificate Plus. You will have a grace period of 10 calendar days after the maturity date to withdraw funds in that account without being charged an early withdrawal penalty. Certificates are non-transferable.

CERTIFICATE (Specials)*: **Rate Information:** The rate and yield disclosed on the rate sheet are accurate as of the dates indicated. The dividend rate and annual percentage yield may change at any time as determined by credit union management. Once your certificate is opened, the dividend rate and annual percentage yield of your certificate are disclosed on the receipt. You will be paid that rate until maturity. The annual percentage yield assumes that dividends remain in the account until maturity. A withdrawal or transfer will reduce earnings. **Compounding & Crediting:** Dividends will be compounded and credited monthly. To earn dividends on certificate specials, the required minimum balance must be met. **Minimum Balance Requirements:** The minimum balance required to open a certificate special is \$500.00 to \$5,000, refer to rate sheet for actual minimum balance and new money may be required. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** After the certificate is opened, you may not make any deposits to the certificate until the maturity date. You may make withdrawals of your principal balance, subject to the early withdrawal penalties stated below. You may withdraw dividends that have been credited to the certificate during the term, however this will reduce earnings. For the Rate Riser Certificate Special (when available): you may elect to increase (or change) the dividend rate one time during its 24-month term to the current 24-Month Certificate rate. The certificate will retain the original maturity date. You may exercise this option in writing, in person, or over the phone. After the certificate is opened, you may not make any deposits to the certificate until the maturity date. You may make withdrawals of your principal balance, subject to the early withdrawal penalties stated below. You may withdraw dividends that have been credited to the certificate during the term, however this will reduce earnings. **Maturity Date:** Your certificate will mature on the date as indicated on the receipt. **Early Withdrawal Penalties for Terms 12 Months or Less:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 90 days of dividends. This penalty may affect your principal balance. **Early Withdrawal Penalties for Terms 12 Months or Greater:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The

certificate will be closed, and the penalty will equal 180 days of dividends. This penalty may affect your principal balance. No Penalty Certificates will not incur a penalty until the Certificate renews into a penalty Certificate noted in the renewal term as indicated on your receipt. **Renewal Policies:** Certificates automatically renew on the maturity date at the rate currently in effect for the renewal term as indicated on your receipt. You will have a grace period of 10 calendar days after the maturity date to withdraw funds in that account without being charged an early withdrawal penalty. Certificates are non-transferable.

11-Month CERTIFICATE (Branch Specific Special)*: 11-month certificate special is only valid when opened at Howard, Oneida, Weston, Plover, Cedarburg, Sheboygan, Kenosha, Hartford, Walker's Point, and Oak Creek branches beginning January 21, 2025. **Rate Information:** The dividend rate of 4.41% with 4.50% APY are accurate as of January 21, 2025. The dividend rate and annual percentage yield may change at any time as determined by credit union management. Once your certificate is opened, the dividend rate and annual percentage yield of your certificate are disclosed on the receipt. You will be paid that rate until maturity. The annual percentage yield assumes that dividends remain in the account until maturity. A withdrawal or transfer will reduce earnings. **Compounding & Crediting:** Dividends will be compounded and credited monthly. **Minimum Balance Requirements:** The minimum balance required to open this certificate special and earn APY is \$5,000. **Balance Computation Method:** Dividends are calculated by the daily balance method that applies a daily periodic rate to the principal in your account each day. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees & Charges:** Please see current fee and charge schedule for other fees that may apply. **Transaction Limitations:** After the certificate is opened, you may not make any deposits to the certificate until the maturity date. You may make withdrawals of your principal balance, subject to the early withdrawal penalties stated below. You may withdraw dividends that have been credited to the certificate during the term, however this will reduce earnings. **Maturity Date:** Your certificate will mature on the date as indicated on the receipt. **Early Withdrawal Penalties for Terms 12 Months or Less:** We may impose a penalty if you withdraw any of the principal balance before the maturity date. The certificate will be closed, and the penalty will equal 90 days of dividends. This penalty may affect your principal balance. No Penalty Certificates will not incur a penalty until the Certificate renews into a penalty Certificate noted in the renewal term as indicated on your receipt. **Renewal Policies:** Certificates automatically renew on the maturity date at the rate currently in effect for the renewal term as indicated on your receipt. You will have a grace period of 10 calendar days after the maturity date to withdraw funds in that account without being charged an early withdrawal penalty. Certificates are non-transferable.

*These certificate types may be owned as an Individual Retirement Account (IRA). Please refer to the IRA Savings Account Truth in Savings for required account information and your IRA Trust Agreement for a full explanation of our duties and rights and your responsibilities and rights regarding your IRA account. Request for withdrawal must be received in writing. We reserve the right to require the use of our authorized forms for such requests.

**Bonus/Match: Offer only valid with HomeSaver Account for two years from the signing date of the Participation Agreement. One bonus match per household/address. HomeSaver will not be eligible for the offer if you or any one in your household has previously received down payment assistance matched funds as part of the HomeSaver Match Program. If multiple accounts are opened with the same signers, only one account will be eligible for the match. Offer may be extended, modified, or discontinued at any time and may vary by market. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation. See above for details on the HomeSaver Account.

INACTIVE ACCOUNTS: The credit union may assess an inactive account fee against accounts that have had no deposits or withdrawals for a 12-month period (if the account balance is below \$200.00. Inactive fees will not be assessed against accounts identified as belonging to minors. See current fee and charge schedule for fees that may apply).

Insured by NCUA.