

This is to certify that I/we are the owner(s) of a Certificate Account with the Credit Union. I/we also acknowledge that I/we have received and agree to be bound by the terms, conditions, and any penalties as set forth in this Certificate, the Membership Application, the Credit Union Membership Agreement, Truth-in-Savings Rate schedule and, if applicable, the IRA Trust Agreement, as they may be amended, and which are incorporated herein by reference. I/we specifically acknowledge and agree to the Joint Accounts and Security Interest and Lien on Account provisions set forth in the Membership Agreement and do hereby grant and pledge such as security interest to the Credit Union.

Multiple Party Accounts: It is expressly understood and agreed that any joint owner may instruct the Credit Union to change the terms without the other joint owners, and to this extent each joint owner appoints all other joint owners to be the agent of the other(s).

Ownership and POD Designations on Rollover or Other Changes: Unless a new Certificate is executed by all owners and accepted by the Credit Union, all ownership and POD Designations shall apply to all rollovers and other changes and a new Certificate will not be issued. This document is intended to evidence these particular terms now and in the future.

Maturity Options: At maturity, the balance in your Certificate account may be: (1) renewed for whatever term the owner desires at the rate then prevailing for the term; (2) mailed to the owner by check; (3) transferred to another Credit Union account; or (4) withdrawn by the owner.

IRA Certificate Accounts: At maturity, your balance may be (1) renewed for whatever terms the owner desires at maturity date. If you do not exercise this option, your Certificate may be automatically renewed at currently available rates, as set forth in the Truth-In-Savings Account Disclosure for Term Share Accounts. This certificate may qualify for share insurance as defined by the NCUA.