



NUMERICA
CREDIT UNION

SHARE CERTIFICATE DISCLOSURE

Terms and Conditions of Term Share Certificates

Rate Information: The Dividend Rate and Annual Percentage Yield on this account will be set forth on your disclosure statement. The Dividend Rate and Annual Percentage Yield are accurate as of the date set forth on your disclosure statement. You will be paid this rate until the Maturity Date set forth in your Disclosure Statement or, if your Initial Term or Renewal Term is 30 months, the earlier of the Maturity Date or the date you opt to exchange your dividend rate as described below.

Exchange Rate Plan (ONLY FOR ACCOUNTS WITH A TERM OF 30 MONTH BUT LESS THAN 36 MONTH INITIAL OR RENEWAL TERM): You have the option during each term of this account to exchange your dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are offering on any other term share account with a term equal to or less than the remaining term of this account as of the date you exercise this option. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this option once during each term (the original term and each renewal term).

Crediting Frequency: Dividends will be credited into this account monthly.

Compounding Frequency: Dividends will be compounded monthly. If dividends are transferred or withdrawn, earnings will be less.

Time Requirements: This account matures on the Maturity Date stated.

Withdrawal limitations: You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term after they are credited to your account. You may make withdrawals from this account provided the required minimum balance is maintained.

Early Withdrawals of Principal: A penalty may be imposed for withdrawals of principal made prior to maturity. For accounts with terms from 90 days up to, but not, including, six months, the amount of the early withdrawal penalty is 30 days interest on the amount withdrawn. For accounts with terms from six months up to and including twelve months, the amount of the early withdrawal penalty is 90 days interest on the amount withdrawn. For accounts with terms in excess of 12 months up to and including 4 years, the amount of the early withdrawal penalty is 180 days interest on the amount withdrawn. For accounts with terms in excess of 4 years, the amount of the early withdrawal penalty is 270 days interest on the amount withdrawn. However the early withdrawal penalty will equal ten days' dividends, on the amount withdrawn, if the withdrawal is made within nine days after the day of the deposit. For accounts issued prior to April 1, 2013, no loss-of earnings is assessed for withdrawals from IRA certificates after the member attains age 59 and no loss of earnings is assessed for withdrawals made subsequent to the death of an account owner. For accounts issued on or after April 1, 2013, no loss-of-earnings penalty is assessed for withdrawals from IRA certificates for required distributions of retirement funds after a member attains age 70 ½ and no loss-of-earnings penalty is assessed for withdrawals made in the case of death, disability or incompetence of any account owner.

Withdrawal of dividends prior to maturity: The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account: Your account will automatically renew at maturity. Each Renewal Term will be the same as the original Renewal Term, beginning on the maturity date. Unless we tell you otherwise in writing, the dividend rate will be the same we offer on new share certificate accounts on the maturity date. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice (or other notice in a form acceptable to us) from you before maturity of your intention not to renew.

Final Maturity: If your account is not renewed, the funds in your account will be placed in a dividend-bearing account.

Daily balance computation method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits: Dividends will begin to accrue on the business day you place non-cash items (for example checks) into your account.

Minimum balance to open: You will be required to deposit a required minimum balance to open this account.

Minimum balance to obtain the disclosed annual percentage yield: You must maintain the required minimum daily balance in your account each day to obtain the disclosed annual percentage yield.

Dividend Payment Option: For accounts with less than a minimum daily balance of \$25,000.00, dividend payments will not be delivered by check but the other payment options are available.

Addition limitations: After the account is opened, you may not make additions to the account until the maturity date stated on the account except with our approval.

National Credit Union Administration Insurance: Numerica Credit Union is federally insured by the National Credit Union Administration.

THIS ACCOUNT IS NON-NEGOTIABLE AND NOT TRANSFERABLE EXCEPT ON THE BOOKS OF THE CREDIT UNION.

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