



CERTIFICATE ACCOUNT GUIDE:

ACCOUNT OPENING	Minimum Deposit to Open an Account	\$500 to open each Certificate type
ACCOUNT FEES	Monthly Maintenance Fee	\$0
ACCOUNT PENALTIES	Early Withdrawal Penalties	<p>For Certificates With Terms Under One Year: If you withdraw money from your Certificate and it has a term limit under one year, a penalty of 90 days dividends will be imposed on the amount withdrawn.</p> <p>For Certificates With Terms One Year and Greater: If you withdraw money from your Certificate and it has a term limit of one year or greater, a penalty of 180 days dividends will be imposed on the amount withdrawn.</p>
ACCOUNT POLICIES	Dividend Compounding Frequency	Compounds monthly or quarterly depending on certificate type
	Certificate Maturity	<ul style="list-style-type: none"> You will be notified when your Certificate term limit expires You will have a 10-day grace period to make changes to your Certificate without penalty after the maturity date Your Certificate will automatically renew to the same term at the rate current at the time of renewal if you don't take any action during the grace period (all certificate specials renew to a 12 month term certificate)