

**TRUTH IN SAVINGS**  
**1 Year Certificate Account**

**COPOCO COMMUNITY CREDIT UNION**  
**4265 Wilder Road**  
**PO BOX 1520**  
**Bay City, MI 48706**  
**(989)684-1873**  
**WWW.COPOCO.ORG**

**RATE INFORMATION.** The interest rate on your account is 0.300% with an annual percentage yield of 0.30%.

You will be paid this interest rate until maturity date.

**COMPOUNDING AND CREDITING.** Interest will NOT be compounded and will be credited to any primary share (savings) or share draft (checking) quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BYLAW REQUIREMENTS.** As a condition of membership, and to maintain accounts at our credit union, you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$5.00. If at any time your balance falls below the required par value, you will have 10 days to increase the balance or your membership may be terminated.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date.

**MATURITY DATE.** 1 year after opening.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.