

**TRUTH IN SAVINGS**  
**18 MONTH CERTIFICATE ACCT Special Rate**

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

**RATE INFORMATION.** The dividend rate on your account is 5.000% with an annual percentage yield of 5.00%.

You will be paid this dividend rate until maturity.

**COMPOUNDING AND CREDITING.** Dividends will not be compounded and will be credited to your primary share (savings) account quarterly.

**DIVIDEND PERIOD.** The dividend period on this type of account is quarterly, beginning on the date the account is opened, and ending on the stated maturity date, unless renewed.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50,000.00 to open this account.

You must maintain a minimum daily balance of \$50,000.00 in the account each day to obtain the disclosed annual percentage yield. Minimum deposit must be new money or may include not less than 50% (\$25,000) currently on deposit with COPOCO CCU.

**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 dividends on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Dividends begin 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.** 18 months 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 180 days of dividends.

**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.

This certificate account will not renew at the Special Rate. This certificate account will renew at the 18-month rate in effect at time of maturity.