

***Except as specifically described, the following disclosures apply to the Active CD's below:***

1. **Bump Up CD Information:** You may choose to update or "Bump" the Interest Rate and Annual Percentage Yield on a 12 or 24 month Bump Up certificate to the current Plus4 Interest Rate available for this CD type for the remainder of the term of your CD. **The "Bump" option can only be exercised once during the term of the certificate.** You will be required to visit a Plus4 branch in order to make this change. The updated or bumped Interest Rate will become effective within three business days after we receive your notice. The new Interest Rate will not be applied retroactively. Penalty will be imposed for early withdrawal.
2. **Trade Up CD Information:** You may choose unlock your current interest rate and term and trade up to a longer term Plus4 CD with a higher interest rate before the maturity date. **The "Trade Up" option can only be exercised once during the term of the certificate.** You will be required to visit a Plus4 branch in order to make this change. Term and Rate change option is based on Plus4's published rates for longer term Certificates of Deposit. It may take up to 3 business days for change to become effective. The new Interest Rate will not be applied retroactively. Penalty will be imposed for early withdrawal.
3. **Step Rate CD Information:** During the 30 month initial term, the CD's interest rate will increase at 10 and 20 months. Interest rates are set at the time the CD is opened and cannot change. Blended Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Interest is compounded daily. Penalty will be imposed for early withdrawal. Advertised rate and APY are offered at the credit union's discretion and may change daily.
4. **Add On CD Information:** During the term of the CD you may add funds with an unlimited amount of deposits in order to increase your earnings. Penalty will be imposed for early withdrawal. Advertised rate and APY are offered at the credit union's discretion and may change daily.
5. **Compounding and Crediting:** Interest will be compounded daily and credited monthly.
6. **Balance Information:** The minimum opening balance depends on CD type.
7. **Maturity:** Your CD will mature within the term set forth above or maturity date set forth on your CD Receipt or Renewal Notice.
8. **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
9. **National Credit Union Administration (NCUA) Federal Deposit Insurance:** Balances are insured up to \$250,000 through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government as administered by the National Credit Union Administration (NCUA).
10. **Renewal:** The Active CD's will automatically renew at maturity unless otherwise requested by the member at the time of opening. Refer to the CD Receipt for additional information.