

## TRUTH-IN-SAVINGS DISCLOSURE

This Truth in Savings Disclosure ("Disclosure") forms a part of the Membership and Account Agreement ("Agreement") between you (the member) and JOURNEY FEDERAL CREDIT UNION ("Credit Union"), a Credit Union, whose principal place of business is located at 1200 Zeeb Drive, St. Johns, MI 48879-1150 regarding your accounts with the Credit Union.

You should retain a copy of this Disclosure and feel free to call the Credit Union if you have any questions. The words "you" and "your" mean you as a member and any joint owners on the accounts covered by this Disclosure. The words "we," "our," "us," and "Credit Union" mean Journey Federal Credit Union.

### Regular Share/Savings Accounts

**Deposits.** After you have established your Regular Share/Savings Account, you may make additional deposits into that account, or establish sub share savings accounts and other types of accounts as described below, at any time and in any amount. We may establish minimum amounts for deposits in your Regular Share/Savings Accounts or other accounts. Your Regular Share/Savings Account and your other share savings accounts will be referred to singularly in this Agreement as "Regular Share/Savings Account" and collectively as "Regular Share/Savings Accounts," as applicable. Sub Share Savings Accounts can be established by completing an Application to Add Account.

You can make deposits in person or by mail. At the present time, you can arrange to have one or more of the following deposits made directly by the payer to your Regular Share/Savings Accounts: (1) payroll deduction deposits, (2) net pay deposits, (3) Social Security deposits, (4) pension plan deposits, (5) stock dividends or (6) other miscellaneous deposits. by participating payers. If you have a Debit card, you may also make a deposit through automated teller machines equipped to accept deposits. You may also deposit checks through our mobile remote deposit service. If you have applied for and been given access to our telephone banking, mobile banking, or online banking service, you can also transfer funds from one account to another. Deposits may also be made at a night depository at those Credit Union locations that have a night depository. Funds deposited to a night depository are considered deposited on the day on which the deposit is removed from such facility and is available for processing. The Credit Union is not responsible for deposits placed in the night depository until the depository is opened, and deposits are subject to count and verification by the Credit Union.

**Withdrawing Money from Your Regular Share/Savings Accounts.** As long as you have available funds in your account, and subject to any applicable state or federal laws and regulations the transaction limitations in this Agreement, including the Truth in Savings Disclosure and the Credit Union's Bylaws, money can be withdrawn from your account by any method approved by the Credit Union.

**Rate and Annual Percentage Yield ("APY").** Your Regular Share/Savings Accounts will earn what are known as dividends. Dividends are like interest, except that the rate of dividends is set by the Credit Union's Board of Directors (the "Board") from time to time, and dividends are not guaranteed. The Credit Union estimates a prospective dividend rate and corresponding annual percentage yield (APY) on your Regular Share/Savings Accounts for each dividend period. The dividend rate and APY may change every calendar month as determined by the Credit Union. This is a variable rate account. The Credit Union's current dividend rates will be available each business day at our office. The words "dividend" (or "dividends") and "interest" may be used interchangeably in this Agreement. Refer to our current Rate Schedule for our current dividend rates.

This is a tiered-rate variable rate account. Please refer to our Rate Schedule for tiers and minimum balance requirements associated with this account. The dividend rate and APY may change every calendar month as determined by the Credit Union. Refer to the Rate Schedule for current dividend rates and APY. You may also call 989.224.9511 for rate information.

**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.

**Compounding.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each month will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account. If you close your account before dividends are paid, you will not receive the accrued but unpaid dividends.

**Minimum Balance to Earn Dividends.** Please refer to our Rate Schedule for minimum balance requirements associated with this account. We reserve the right to adjust minimum deposit balance requirements from time to time.

**How Withdrawals Affect Dividends.** Even though we don't credit your dividends to your account until the date specified above, we calculate them on a daily basis. Therefore, if you make a withdrawal, you won't receive any further dividends on the withdrawn amount from the day you make the withdrawal until the day that dividends are credited.

**Funds Availability.** Funds from deposits you make into your Regular Share/Savings Account may not always be immediately available for withdrawal. You will be informed of availability at the time of deposit.

**Fees.** Please refer to the Credit Union's Fee Schedule for fees associated with this type of account.

### **Youth Share/Savings Accounts (for Members up to 18 years old)**

**Deposits.** After you have established your Regular Share/Savings Account, you may establish a Youth Share/Savings Account by completing an Application to Add Account. You can make deposits in person or by mail. You can also arrange to have deposits made directly to Youth Share/Savings Account(s) by participating payers. If you have a Debit card, you may also make a deposit through automated teller machines equipped to accept deposits. You may also deposit checks through our mobile remote deposit service. If you have applied for and been given access to telephone service, mobile banking, or our online banking service, you can also transfer funds from one account to another. Deposits may also be made at a night depository at those Credit Union locations that have a night depository. Funds deposited to a night depository are considered deposited on the day on which the deposit is removed from such facility and is available for processing. The Credit Union is not responsible for deposits placed in the night depository until the depository is opened, and deposits are subject to count and verification by the Credit Union.

**Withdrawing Money from Your Youth Share/Savings Accounts.** As long as you have available funds in your account, and subject to any applicable state or federal laws and regulations the transaction limitations in this Agreement, including the Truth in Savings Disclosure and the Credit Union's Bylaws, money can be withdrawn from your account by any method approved by the Credit Union.

**Rate and Annual Percentage Yield ("APY").** Your Youth Share/Savings Accounts will earn what are known as dividends. Dividends are like interest, except that the rate of dividends is set by the Credit Union's Board of Directors (the "Board") from time to time, and dividends are not guaranteed. The Credit Union estimates a prospective dividend rate and corresponding annual percentage yield (APY) on your Youth Share/Savings Accounts for each dividend period. The dividend rate and APY may change every calendar month as determined by the Credit Union. This is a variable rate account. The Credit Union's current dividend rates will be available each business day at our office. The words "dividend" (or "dividends") and "interest" may be used interchangeably in this Agreement. Refer to our current Rate Schedule for our current dividend rates.

**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.

**Compounding.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each quarter will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account. If you close your account before dividends are paid, you will not receive the accrued but unpaid dividends.

**Minimum Balance to Earn Dividends.** There is a \$5.00 minimum balance requirement to earn a dividend on this account.

**How Withdrawals Affect Dividends.** Even though we don't credit your dividends to your account until the date specified above, we calculate them on a daily basis. Therefore, if you make a withdrawal, you won't receive any further dividends on the withdrawn amount from the day you make the withdrawal until the day that dividends are credited.

**Funds Availability.** Funds from deposits you make into your Savings Account may not always be immediately available for withdrawal. You will be informed of availability at the time of deposit.

**Fees.** Please refer to the Credit Union's Fee Schedule for fees associated with this type of account.

## Money Market Share/Savings Accounts

**Deposits.** After you have established your Regular Share/Savings Account, you may establish a Money Market Share/Savings Account by completing an Application to Add Account. You can make deposits in person or by mail. At the present time, you can arrange to have one or more of the following deposits made directly by the payer to your Regular Money Market Share/Savings Accounts: (1) payroll deduction deposits, (2) net pay deposits, (3) Social Security deposits, (4) pension plan deposits, (5) stock dividends or (6) other miscellaneous deposits. If you have a Debit card, you may also make a deposit through automated teller machines equipped to accept deposits. You may also deposit checks through our mobile remote deposit service. If you have applied for and been given access to our telephone banking service, mobile deposit, or our online banking service, you can also transfer funds from one account to another. Deposits may also be made at a night depository at those Credit Union locations that have a night depository. Funds deposited to a night depository are considered deposited on the day on which the deposit is removed from such facility and is available for processing. The Credit Union is not responsible for deposits placed in the night depository until the depository is opened, and deposits are subject to count and verification by the Credit Union.

**Minimum Balance:** Please refer to our Rate Sheet for the minimum balance requirements associated with this account.

**Withdrawing Money from Your Money Market Share/Savings Accounts.** As long as you have available funds in your account, and subject to any applicable state or federal laws and regulations the transaction limitations in this Agreement, including the Truth in Savings Disclosure and the Credit Union's Bylaws, money can be withdrawn from your account by any method approved by the Credit Union.

**Rate and Annual Percentage Yield ("APY").** Your Money Market Share/Savings Accounts will earn what are known as dividends. Dividends are like interest, except that the rate of dividends is set by the Credit Union's Board of Directors (the "Board") from time to time, and dividends are not guaranteed. The Credit Union estimates a prospective dividend rate and corresponding annual percentage yield (APY) on your Money Market Share/Savings Accounts for each dividend period. The dividend rate and APY may change every calendar month as determined by the Credit Union. This is a variable rate account. The Credit Union's current dividend rates will be available each business day at our office. The words "dividend" (or "dividends") and "interest" may be used interchangeably in this Agreement. Refer to our current Rate Schedule for our current dividend rates.

This is a tiered-rate variable rate account. Please refer to our Rate Schedule for the tiers and minimum balance requirements associated with this account. The dividend rate and APY may change every calendar month as determined by the Credit Union. Refer to the Rate Schedule for current dividend rates and APY. You may also call 989.224.9511 for rate information.

**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.

**Compounding.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each quarter will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account. If you close your account before dividends are paid, you will not receive the accrued but unpaid dividends.

**Minimum Balance to Earn Dividends.** Please refer to our Rate Schedule for the minimum balance requirements associated with this account. We reserve the right to adjust minimum deposit balance requirements from time to time.

**How Withdrawals Affect Dividends.** Even though we don't credit your dividends to your account until the date specified above, we calculate them on a daily basis. Therefore, if you make a withdrawal, you won't receive any further dividends on the withdrawn amount from the day you make the withdrawal until the day that dividends are credited.

**Funds Availability.** Funds from deposits you make into your Savings Account may not always be immediately available for withdrawal. You will be informed of availability at the time of deposit.

**Fees.** Please refer to the Credit Union's Fee Schedule for fees associated with this type of account.

## Checking Account

**Deposits.** A Checking Account is established by you designating the appropriate option on the Membership Application and Agreement or, if it is established after your Regular Share/Savings Account is opened, by completing an Application to Add Account. After you have established your Share Draft Account, you may make additional deposits into that account at any time and in any amount subject to the terms of this Agreement and any other additional disclosures we provide you. You can make deposits in person or by mail. You can also arrange to have deposits made directly to your Checking Account(s) by participating payers. If you have a Debit card, you may also make a deposit through automated teller machines equipped to accept deposits. You may also deposit checks through our mobile remote deposit service. If you have applied for and been given access to telephone service, mobile banking, or our online banking service, you can also transfer funds from one account to another. Deposits may also be made at a night depository at those Credit Union locations that have a night depository. Funds deposited to a night depository are considered deposited on the day on which the deposit is removed from such facility and is available for processing. The Credit Union is not responsible for deposits placed in the night depository until the depository is opened, and deposits are subject to count by the Credit Union.

**Minimum Balance:** There is no minimum deposit required to open the Checking Account, however if you are ordering checks, there is a minimum deposit requirement in an amount equal to the actual cost of the checks. This amount will vary depending upon the style of the checks, and will be disclosed to you at the time you order checks. . You must maintain a basic membership share of \$5.00 on deposit in your Regular Share/Savings Account to retain a Checking Account.

**Withdrawing Money from Your Share Draft Account.** As long as you have available funds in your Checking Account, and subject to any applicable state or federal laws and regulations, the transaction limitations in this Agreement, including the Truth in Savings Disclosure, and the Credit Union's Bylaws, money can be withdrawn from this account by any method approved by the Credit Union. If checks are not ordered through the Credit Union, the Credit Union may assess a fee whenever problems in clearing such checks in an automated fashion arise. When you order checks through the Credit Union, the Credit Union will charge your account for the cost of those checks, which will vary depending on the style ordered. You may select checks from the current styles available. You agree that we may refuse to pay a check you write if it is presented at our offices by a person (other than a bank, clearing house, or governmental unit) who is not a member unless the presenter pays us the Non-Member Check Cashing Fee set forth in our Fee Schedule.

**Rate and Annual Percentage Yield ("APY").** The Checking Account does not earn dividends.

**Funds Availability.** Funds from deposits you make into your Checking Account may not always be immediately available for withdrawal. You will be informed of availability at the time of deposit.

**Fees.** There are no fees associated with this type of account.

## Christmas Club Accounts

**Establishing Account and Rate.** A Christmas Club Account may be established by you designating the appropriate option on the Membership Card and making a deposit or, if it is established after your Regular Share/Savings Account is opened, by completing an Application to Add Account. Refer to the Rate Schedule for current dividend rates and APY. You may also call 989.224.9511 for rate information. Withdrawals from this account will reduce earnings.

**Deposits.** After you have established your Christmas Club Account, you may make additional deposits into that account at any time and in any amount. We may establish minimum amounts for deposits in this Account from time to time.

**Withdrawing Money from Your Christmas Club Account.** As long as you have money in your account, and subject to any applicable state or federal laws and regulations, the transaction limitations in this Agreement, and the Credit Union's Bylaws, money can be withdrawn from your account by any method approved by the Credit Union. Withdrawals are subject to fees as provided in our Fee Schedule.

**Rate and Annual Percentage Yield ("APY").** Your Christmas Club Account will earn what are known as dividends. Dividends are like interest, except that the rate of dividends is set by the Credit Union's Board of Directors (the "Board") from time to time, and dividends are not guaranteed. The Credit Union estimates a prospective dividend rate and corresponding annual percentage yield (APY) on your Christmas Club Account for each dividend period. The dividend rate and APY may change every calendar month as determined by the Credit Union. This is a variable rate account. The Credit Union's current dividend rates will be available each business day at our office. Refer to our current Rate Schedule for our current dividend rates.

**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.

**Compounding.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each quarter will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account. If you close your account before dividends are paid, you will not receive the accrued but unpaid dividends.

**Minimum Balance to Earn Dividends.** You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield. We reserve the right to adjust minimum deposit balance requirements from time to time.

**How Withdrawals Affect Dividends.** Even though we don't credit your dividends to your account until the date specified above, we calculate them on a daily basis. Therefore, if you make a withdrawal, you won't receive any further dividends on the withdrawn amount from the day you make the withdrawal until the day that dividends are credited.

**Funds Availability.** Funds from deposits you make into your Christmas Club Account may not always be immediately available for withdrawal. You will be informed of availability at the time of deposit.

**Fees.** Please refer to the Credit Union's Fee Schedule for fees associated with this type of account.

### **Share Certificates (6, 12, 18, 24, 36, 48- and 60-month Certificates Available)**

**Rate Information:** The certificate dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect during the full term of the certificate. The dividend rate and APY will be disclosed in the document given to you when you open the certificate and on notices sent to you when the certificate renews. Please call 989.224.9511 for current rate information.

**Compounding Dividends.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each quarter will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account.

**Minimum balance requirements:** Please refer to our Rate Schedule for the minimum balance requirements associated with this 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 noncash deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:** After the Share Certificate is opened, you cannot make additional deposits to the account until the maturity date stated on the Certificate. Partial withdrawals are not permitted. You cannot withdraw dividends from your account before maturity.

**Time requirements:** Your account will mature on the date indicated on your certificate.

**Early withdrawal penalties.** A penalty will be imposed for withdrawals before maturity. The amount of the penalty will be an amount equal to 90 days' interest for Certificates having a term of 12 months or less. The amount of the penalty will be an amount equal to 180 days' interest on Certificates having a term of 18 to 24 months and 365 days on 36, 48, and 60 months Penalties may reduce principal balance. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Automatically renewable account:** This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten (7) business days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Fees.** Please refer to the Credit Union's Fee Schedule for fees associated with this type of account.

### IRA Certificate Accounts

**Rate Information:** The certificate dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect during the full term of the certificate. The dividend rate and APY will be disclosed in the document given to you when you open the certificate and on notices sent to you when the certificate renews. Please call 989.224.9511 for current rate information.

**Compounding Dividends.** We compound your dividends, even though that isn't required by law. Compounding is more favorable to you, because once dividends have been earned by your account, they are added to the balance on which you will earn future dividends. Because we compound dividends, the Annual Percentage Yield (APY) on your account will be somewhat higher than the dividend rate, although for lower rates, the percentage figures shown on your disclosures and statements may be the same due to rounding. The Annual Percentage Yield (APY) will be posted along with the dividend rate.

For this account type, the dividend period is the calendar month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. Dividends will be compounded monthly. The prospective dividend rate for each quarter will be determined in the last day of the previous month. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

**Crediting Dividends.** Dividends will be credited monthly. Dividends are not available to you until they have been credited to your account. Even though your account earns dividends every day, we don't actually credit them to your account until the last day of the applicable dividend period. Dividends that are credited to your account will be added directly into your account.

**Minimum balance requirements:** The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

**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 noncash deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:** After the Share Certificate is opened, you cannot make additional deposits to the account until the maturity date stated on the Certificate. Partial withdrawals are not permitted. You cannot withdraw dividends from your account before maturity.

Funds in an IRA certificate account may not be pledged to secure any obligation. IRA certificate accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA agreement or your tax advisor for additional information.

**Time requirements:** Your account will mature on the date indicated on your certificate.

**Early withdrawal penalties.** A penalty will be imposed for withdrawals before maturity. Penalties may reduce principal balance. IRA certificate accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA agreement or your tax advisor for additional information.

**Automatically renewable account:** This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. You will have a grace period of ten (10) business days after maturity to withdraw the funds without being charged an early withdrawal penalty.