

Special Terms for Thinkahead, Thinkahead Plus, ThinkFurtherAhead and 100K Thinkahead Term Share Certificates



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This Rate and Truth-in-Savings disclosure explains current terms and rates applicable to the Promotional Term Certificate. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Promotional Term Certificate

Name	Account No.	Effective Date				
Effective Date:	Dividend Rate	Annual Percentage Yield (APY)	Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Keep Open	Maturity Date
				\$1.00	\$1.00	

For Thinkahead and Thinkahead Plus Term Share Certificates, dividends are not paid on amounts over \$24,000.00.

For ThinkFurtherAhead Term Share Certificates, dividends are not paid on amounts over \$18,000.00.

For 100K ThinkAhead Term Share Certificates, dividends are not paid on amounts over \$100,000.00.

*Promotional rate subject to change at any time. This promotional term certificate program can be cancelled by us at any time.

Truth-in-Savings Disclosures

The following terms apply to the Thinkahead, Thinkahead Plus, ThinkFurtherAhead and 100K Thinkahead Term Share Certificates you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Compounding and Crediting

Dividends will be compounded daily and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid along with the imposed penalty at the time of closure.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. Dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Certificate Account Features

a. Account Limitations

Only one "Thinkahead" Term Share Certificate of any type is allowed per social security number. Regular Thinkahead Certificates are only available to members with Wise Checking accounts. Thinkahead Plus Certificates are only available for members with Wise Checking PLUS accounts. For Thinkahead and Thinkahead Plus, you may not deposit more than \$2,000 in any one month, or more than \$24,000 in one year. Dividends are not paid on amounts deposited in excess of these limits. ThinkFurtherAhead Certificates are only available to members under the age of 18. You may not deposit more than \$1,000 in any one calendar

year, or more than \$18,000 total. Dividends are not paid on amounts in excess of this limit.

For 100K Thinkahead Certificates, dividends are not paid on amounts in excess of \$100,000.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified above.

c. Early Withdrawal Penalty

Thinkahead, Thinkahead Plus and ThinkFurtherAhead Term Share Certificates are not subject to early withdrawal penalties. For 100K Thinkahead Term Share Certificates, we may impose a penalty if you withdraw any of the principal of the before the maturity date.

1) Amount of Penalty. Our penalties are on earned dividends only and are equal to the lesser of: (1) all dividends earned since the account opening date or renewal date or (2) 90-days dividends.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from the principal balance.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Thinkahead, Thinkahead Plus and 100K Thinkahead Term Share Certificates are not renewable. At maturity, funds in the account transfer to a Share Savings Account that you designate. The ThinkFurtherAhead Term Share Certificate will not renew upon maturity after reaching 18 years of age and funds in the account transfer to a Share Account. If the certificate renews before you turn 18 years of age, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.