

**TRUTH IN SAVINGS  
36 MONTH 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 dividend rate on your account is 0.600% with an annual percentage yield of 0.60%.  
You will be paid this dividend rate 36 months.

**COMPOUNDING AND CREDITING.** Dividends will not be compounded and will be credited to the share (savings) or share draft (checking) 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 \$1,000.00 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 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.** 36 months after opening date.

**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 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.