

**TRUTH IN SAVINGS  
18 MONTH CERTIFICATE ACCOUNT**

**COPOCO COMMUNITY CREDIT UNION**  
**COPOCO Community Credit Union**  
**4265 Wilder Rd**  
**BAY CITY, Michigan 48706**  
**(989)684-1873**  
**WWW.COPOCO.ORG**

**RATE INFORMATION.** The interest rate on your account is 3.000% with an annual percentage yield of 3.00%.

You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will not compound and will be credited to your primary share (savings) account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 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 interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins 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 3 months of interest. There will be a \$35.00 flat fee for early withdrawal, if three (3) months of interest is \$34.99 or less on the date of early withdrawal.

**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.