

**TRUTH IN SAVINGS**  
**1 Year 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 dividend rate on your account is 2.500% with an annual percentage yield of 2.50%.

You will be paid this dividend rate until maturity date.

**COMPOUNDING AND CREDITING.** Dividends will not compound and will be credited to primary share account quarterly.

The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings. If dividends are credited to another account or paid to you by check, this may reduce earnings and may negate the effect of dividend compounding.

**DIVIDEND PERIOD.** The dividend period is 1 year, beginning on the date the account is opened, and ending on the quarterly anniversary of that date. All other dividend periods follow this same pattern until maturity.

**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 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.** 12 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 not renew automatically at maturity. If you do not renew the account, the deposit will be placed in an account that will bear dividends after the maturity date.