

**17 Month IRA Certificate of Deposit Special**  
Truth In Savings Addendum

**Rate Information:**

Rate paid on balance of

• \$500 or more is \_\_\_\_\_% with an annual  
percentage yield of \_\_\_\_\_%.

**Compounding Frequency:** Unless otherwise paid,  
interest will be compounded every month.

**Crediting Frequency:** Interest will be credited to  
your account every month. Alternatively, after the  
age of 59 1/2, you may have interest paid to you or to  
another account every month rather than credited to  
your account.

**Effect of Closing An Account:** If you close your  
account before interest is paid, you will not receive the  
accrued interest.

**Minimum and Maximum Balance**

**Requirements:** The minimum balance 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.  
Maximum balance allowed is \$500,000. Not  
available for institutional deposits.

**Daily Balance Computation Method:** Interest is calculated  
by the daily balance method which applies a daily periodic rate  
to the balance in the account each day.

**Accrual of Interest On Non-cash Deposits:** Interest will  
begin to accrue on the business day you deposit non-cash items  
(for example, checks) to your account.

**Transaction Limitations:** After the account is opened, you  
may not make deposits into the account until the maturity date  
stated on the account.

You may make withdrawals of principal from your account  
before maturity only if we agree at the time you request the  
withdrawal. Principal withdrawn before maturity is included  
in the amount subject to early withdrawal penalty.

You cannot withdraw dividends from your account, unless you  
are 59 1/2 years of age or older and have made arrangements  
for periodic payments in lieu of crediting.

**Time Requirements:** Your account will mature \_\_\_\_\_.

**Early Withdrawal Penalties:** If withdrawals are made  
before maturity, interest earned will be recalculated to the  
beginning of the Certificate term using the current Share Savings  
Account rate.

In certain circumstances, such as death and incompet-  
ence of an owner of this account, the law permits, or in  
some cases requires, the waiver of the early withdrawal  
penalty. See your plan disclosure if this account is part  
of an IRA or other qualified tax plan.

**Withdrawal of Interest Prior to Maturity:** The  
annual percentage yield is based on the assumption  
that interest will remain in the account until maturity.  
A withdrawal will reduce earnings.

**Automatically Renewable Account:** This account  
will automatically renew at maturity. You may prevent  
renewal if you withdraw the funds in the account at  
maturity (or within the grace period mentioned below,  
if any) or we receive written notice from you within  
the grace period mentioned below, if any.

The renewal term will be the 18 months, beginning on  
the maturity date. The interest rate will be the same  
rate we offer on new 18 month IRA CD accounts on  
the maturity date.

You will have a grace period of ten calendar days after  
maturity to withdraw the funds without being charged  
an early withdrawal penalty.