

12, 18, 24, 36, 48 & 60 Month IRA Certificate of Deposit
Truth In Savings Addendum

Rate Information- The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

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 \$500,000.00. 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 Noncash Deposits- Interest will begin to accrue on the business day you deposit noncash 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 Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.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 incompetence 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 same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any), and other features as the original time account.

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