

## **Certificate Account**

ACCOUNT DETAILS						
Accounthold	er Name:		Acco		ount Number:	
Amount: \$		Certificate Number:		Certificate Term:		
Account Type:	☐ Regular	☐ Individual Retireme	nt Account (IRA)	- Loan Collateral	— <del>B Equity Bond</del>	
	Issuance 1	Date:	<b>Maturity Date:</b>			
Dividend Posting:   To Certificate   Other Account						
Ar	ınual Percenta	ge Rate (APR):%	Annual Percent	age Yield (APY):	%	
		TERMS AND	CONDITIONS			
<b>Rate Information:</b>	The above referen	ced dividend rate will be paid u	until first maturity.			
Compounding Frequency: Unless otherwise paid, dividends will be compounded daily.						
		be credited to the Certificate Account rather than credited to the			ber may choose to have	
<b>Dividend Period:</b> For this account type, the dividend period is monthly.						
<b>Premature Closing of Account:</b> If the Certificate Account is closed before dividends are paid for the current dividend period (at the end of the month or at maturity), any accrued dividends will be paid, and an early withdrawal penalty applied.						
		he minimum balance required to e Certificate will be closed, and				
Daily Balance Comp in the account each		Dividends are calculated by the	ne daily balance method	l, which applies a daily per	riodic rate to the balance	
Accrual of Dividend cash or check.	s on Non-Cash I	Deposits: Dividends will begin	to accrue on the busir	ness day of any deposit int	o the account. Whether	
		account is opened, additional ditil the maturity date without pe				
<ul><li>If the account has a</li><li>If the account has a</li><li>Withdrawals that le withdrawal penaltic</li></ul>	nn original maturi nn original maturi eave a remaining es on the full bala	Ity may be imposed for withdraty of one year or less, the penalty of more than one year, the penalty of more than the required ince.	ty will equal 90 days of enalty will equal 180 d minimum to open a cer	of dividends on the amount ays of dividends on the an difficate will result in closure	nount withdrawn.	
Withdrawal of Dividends Prior to Maturity: Because the Annual Percentage Yield (APY) is based on an assumption that dividends wil						
remain in the accou	ant until maturity,	a withdrawal will reduce earni	ings.	,		
the account at matu. The credit union can the member or the the member. The special 9-Month Coday of maturity.	arity, or within the an prevent renewal credit union prevenewal term will ertificate, which we	will automatically renew at make grace period, or by submitting I of the Certificate by notifying ents renewal, the funds will be I remain the same as originally will renew as a 12-Month Certification.	g a written request to the the member at least the placed in the Savings of the requested when the ficate and the divident	he credit union before the hirty (30) calendar days produced Account unless otherwise Certificate was opened (with different art will be at the prevail.	end of the grace period. ior to maturity. If either requested in writing by ith the exception of the	
Grace Period: There	is a grace period	of ten (10) calendar days after	<u> </u>	changes without penalty.		
With my signatu	ıre below I he	SIGN reby declare that I have r	ATURE ead and agree to the	he above detailed terr	ns and conditions.	
Accountholder's Signature:				Date:		
Main Offic	ne e	Chicago	Los Ange	ales I	North Hollywood	
165 West 46th Stre New York, NY	et, 14th Flr	557 West Randolph Street, 1st Flr Chicago, IL 60661	5757 Wilshire Boule Los Angeles, C	vard, Ste 655 5636	5 Tujunga Ave, Ste 102 n Hollywood, CA 91601	

Los Angeles, CA 90036