

## ACCOUNT DISCLOSURES (continued)

**EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw from your account before the maturity date.

**AMOUNT OF PENALTY** — For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less      90 days' dividends

Terms of more than 1 year    180 days' dividends

**HOW THE PENALTY WORKS** — The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

**EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES** — At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**RENEWAL POLICY** — The renewal policy for your certificate account is stated in the Rate Schedule. For accounts that automatically renew for another term upon maturity, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, you will not be paid dividends after the maturity date. Upon maturity, the account balance will be transferred to your share account.

**NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

**LOANLINER**

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TO ORDER  
1-800-356-5012

10660-TD6  
02/23/10  
D3800

# Truth-in-Savings Disclosure

## Certificate Accounts



**Pinal County  
Federal Credit Union®**

1000 E. Florence Boulevard  
Casa Grande, AZ 85122  
(520) 381-3100  
Toll Free: (800) 221-4179

# TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

Maturity Date:

## RATE SCHEDULE

ACCOUNT TYPE	<input type="checkbox"/> 6 Month Certificate	<input type="checkbox"/> 1 Year Certificate	<input type="checkbox"/> 2 Year Certificate	<input type="checkbox"/> 3 Year Certificate	<input type="checkbox"/> 4 Year Certificate	<input type="checkbox"/> 5 Year Certificate
Minimum Opening Deposit:	\$500.00	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Dividends Compounded:	At Maturity	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited:	At Maturity	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period:	Account's Term	Account's Term	Account's Term	Account's Term	Account's Term	Account's Term
RATE TYPE	Fixed		Fixed		Fixed	
	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Annual Percentage Yield (APY) (%)
Additional Deposits:	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Withdrawals:	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section	Allowed - See Transaction Limitations Section
Renewable:	Automatic	Automatic	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

**4. BALANCE INFORMATION** — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one (1) full share in a Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements.

For all accounts, dividends are calculated by the average daily balance method, which calculates dividends by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. TRANSACTION LIMITATIONS** — For all accounts, after your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.