JEANNE D'ARC CREDIT UNION
we share a common thread

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CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

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To the member: In this disclosure, any reference to “dividends” is interchangeable with “interest”. Accounts with specific age designations are noted with the product description.

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COMMON FEATURES – ALL ACCOUNTS

Bylaw requirements:

You must complete payment of one share in your Membership account as a condition of admission to membership.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. Shares and deposits in excess of NCUA limits are fully insured by the Massachusetts Share Insurance Corporation (MSIC). Both organizations are backed by the full faith and credit of the U.S. Government.

Please refer to our separate rate sheet for current dividend rate and annual percentage yield information and to our separate Consumer Fee and Service Charge Schedule for additional information about charges.

Transaction limitation - For large cash withdrawals ($5,000 or more), members may be required to provide the Credit Union with up to seven (7) business days notice prior to withdrawal. Notice can be provided in person, at any branch location or by mail. The Credit Union may refuse an order to withdraw funds in cash or to cash an item if it believes that the request is a security risk, or may cause the Credit Union an undue hardship. The Credit Union may require the member to accept a check or electronic funds transfer to receive the funds, may require the member to engage an armored courier at the member's sole risk or expense. The Credit Union is not responsible for the member's safety or security in such transactions.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft or other electronic means, such as debit card point of sale and ACH transactions.

YOUR ACCOUNTS

Accounts checked below are the accounts you have opened or inquired about.

MEMBERSHIP

☐ **MEMBERSHIP ACCOUNT**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will not be compounded. Dividends will be credited to your account annually.

Dividend period - For this account type, the dividend period is annually, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is December 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the year, and for the example above is December 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- The maximum number of shares you can own in this account is one.
- All withdrawal transactions are limited when account is closed. No deposits are allowed.
- This is a non-transactional account.
- You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.

Par value of a share:

The par value of a share in this account is $5.00.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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PRIMARY SAVINGS

Each member is permitted to have one savings account designated a Primary Savings Account. The box checked below indicates which account has been designated your Primary Savings.

☐ **STATEMENT SAVINGS ACCOUNT**
☐ **SENIOR STATEMENT SAVINGS ACCOUNT**
☐ **M3 MONEY CLUB SAVINGS ACCOUNT**
☐ **STARTSTRONG SAVINGS ACCOUNT**

Prospective dividend rate on Primary Savings account:

Primary savings account checked above:

Tier 1 - If your daily balance is $.01 - $500.00, a prospective dividend rate of _________% will be paid on the balance in your account, with a prospective annual percentage yield of _________% for the current dividend period.

Tier 2 - If your daily balance exceeds $500.00, a prospective dividend rate of _________% will be paid on the remaining balance in your account that exceeds $500.00, with a $500.01 balance earning a prospective annual percentage yield of _________% and a $1,000.00 balance earning a prospective annual percentage yield of _________%, as examples, for the current dividend period.

SAVINGS

☐ **STATEMENT SAVINGS ACCOUNT**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _________% with an annual percentage yield of _________% on your account.

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☐ **SENIOR STATEMENT SAVINGS ACCOUNT** (Age 65 and over)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

☐ **M3 MONEY CLUB SAVINGS ACCOUNT** (Age 12 and under)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- There is no ATM or Debit Card access to this account.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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☐ **STARTSTRONG SAVINGS ACCOUNT** (Age 13 through 18)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _________% with an annual percentage yield of _________% on your account.

☐ **STARTSTRONG GOAL ACCOUNT** (Age 13 through 18)

Goal Selection and Disbursement: The box checked below notes the goal account and disbursement period requested. Closeout withdrawals are processed on the first business day of the designated month.

○ **February** ○ **May** ○ **August** ○ **November**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- There is no ATM or Debit Card access to this account.
- Online/mobile and Call 24 debit transfers are not allowed.
- Online/mobile banking and Call 24 deposits are allowed.
- You may not make any withdrawals or transfers to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _________% with an annual percentage yield of _________% on your account.

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☐ **WINSTRONG SAVINGS ACCOUNT** (Age 18 and over) (Massachusetts Residents Only)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.
Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- See WinStrong Participation Agreement for account specific details and account restrictions.
- There is no ATM or Debit Card access to this account.
- Online/mobile banking and Call 24 deposits are allowed.
- Online/mobile and Call 24 debit transfers are not allowed.
- Account withdrawals or transfers are only allowed by telephone or in person at a banking branch location.
- You may not make any withdrawals or transfers to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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☐ MONEY MARKET SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00.

You must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was more than $999.99, but less than $10,000.00, the dividend rate paid on the entire balance in your account was _________%, with an annual percentage yield of _________%.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than $9,999.99, but less than $25,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than $24,999.99, but less than $50,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than $49,999.99, but less than $100,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

Tier 5 - As of the last dividend declaration date, if your daily balance was $100,000.00 or more, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

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CHECKING

☐ **FEE FREE CHECKING ACCOUNT**

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

☐ **SENIOR FEE FREE CHECKING ACCOUNT** (Age 65 and over)

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

☐ **STARTSTRONG CHECKING ACCOUNT** (Age 13 through 18)

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

☐ **MONEYSTRONG CHECKING ACCOUNT** (Age 18 and over)

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

- The account is subject to a monthly service charge.
- See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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☐ **PREMIER CHECKING ACCOUNT**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $25.00.

You must maintain a minimum daily balance of $1,000.00 in your account to avoid a monthly service charge fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge fee for that monthly statement cycle.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

- The account is subject to a monthly service charge.
- See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

☐ **SENIOR PREMIER CHECKING ACCOUNT** (Age 65 and over)

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $25.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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RETIREMENT

☐ RETIREMENT SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $5.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- Account withdrawals may be limited by the retirement plan.
- There is no ATM or Debit Card access to this account.
- Online/mobile and Call 24 debit transfers or deposits are not allowed.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

☐ **Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was ________% with an annual percentage yield of ________% on your account.

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☐ **MONEY MARKET IRA ACCOUNT**

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00. You must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- Account withdrawals may be limited by the retirement plan.
- There is no ATM or Debit Card access to this account.
- Online/mobile and Call 24 debit transfers or deposits are not allowed.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Fees and charges:

See Consumer Fee and Service Charge Schedule.

Last declared dividend rate:

Tier 1 - As of the last dividend declaration date, if your daily balance was more than $999.99, but less than $10,000.00, the dividend rate paid on the entire balance in your account was _________%, with an annual percentage yield of _________%.

Tier 2 - As of the last dividend declaration date, if your daily balance was more than $9,999.99, but less than $25,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

Tier 3 - As of the last dividend declaration date, if your daily balance was more than $24,999.99, but less than $50,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

Tier 4 - As of the last dividend declaration date, if your daily balance was more than $49,999.99, but less than $100,000.00, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of 99.99 %.

Tier 5 - As of the last dividend declaration date, if your daily balance was $100,000.00 or more, the dividend rate paid on the entire balance in your account was ________%, with an annual percentage yield of ________%.

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CERTIFICATES

☐ **CERTIFICATE OF DEPOSIT** ☐ **RETIREMENT CERTIFICATE OF DEPOSIT**

☐ **Rate Information (fixed rate account) -** The dividend rate on your term share account is _______% with an annual percentage yield of _______%. You will be paid this rate until first maturity.

☐ **Bump-up Option Plan and Rate Information (variable rate account) -** The interest rate on your account is ______% with an annual percentage yield of _______%. The interest rate and annual percentage yield may change after the account is open. We will not change the rate on your account during the term of the account. However, you have the option during each term of this account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering for the same type and term certificate(s). This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during each term (the original term and each renewal term). You may exercise this option for 24 and 42 months certificates.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date.

Minimum balance requirements:

The minimum balance required to open this account is $250.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

- After the account is opened, you may not make additions into the account until the maturity date stated on the account.
- You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.
- Account withdrawals may be limited by the retirement plan.
- There is no ATM or Debit Card access to this account.
- Online/mobile and Call 24 debit transfers or deposits are not allowed.
- You may not make any withdrawals or transfers to a third party by means of a preauthorized or automatic transfer, mobile device, computer transfer, telephonic order or instruction, or similar order to a third party.
- Other transaction limitations may apply to this account as stated in the Common Features section.

Time requirements - Your account will mature ____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has a term of one year or less:
  The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has a term of more than one year:
  The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends 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. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

☐ **Variable Rate -** Each renewal term will be for __________months, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

☐ **Fixed Rate -** Each renewal term will be for __________months, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

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

☐ **Non-automatically renewable account -** This account will not automatically renew at maturity. If you do not renew the account, dividends will not accrue after maturity.

☐ Your _________________account will mature on ______________, and it will automatically renew unless you prevent it. Each renewal will be for ____ months beginning on the maturity date. The interest rate and annual percentage yield have not yet been determined. They will be available on ________________. Please call 978-452-5001 for the new rate and APY information.