



For Specific Terms applicable to your Term Share Certificate and IRA Term Share Certificate Account please refer to the Agreements and Disclosures.

*For additional terms specific to your Bump Rate Certificate, please see below:

ADDITIONAL TERMS APPLICABLE ONLY TO BUMP RATE CERTIFICATES: 11-MONTH SHARE CERTIFICATE

Once during the term of the 11-month certificate, a member may request a bump up on their original disclosed dividend rate and corresponding annual percentage yield (APY). This means the member's certificate will change to the current posted dividend rate and corresponding APY at the time of the request for the 11-month certificate for the remainder of the term. Dividends will be paid to the certificate at the new rate at the end of the month. A new certificate disclosure will be sent/provided to the member at the time of the change.

If the request to "bump up" the certificate isn't made during the term for which it is available, that rate increase option will expire. *This is a promotional certificate, and the bump option may not be available upon renewal.*

If you wish to bump up your 11-month certificate, you may do so by one of the following: 1. Visit your local branch during normal business hours; or 2. Call us at 800-378-3778 and speak to one of our Member Service Representatives. We do not allow the request to bump by mail, email, chat, or secure messaging. If you exercise the bump up option: 1. The new dividend rate and corresponding APY for the remaining term of your bump up will be the dividend rate and corresponding APY that we are offering on Term Share Certificates with the same term as the date that the request was made; 2. The new dividend rate and corresponding APY will be effective as of the date that the request to bump is made; 3. The new dividend rate and corresponding APY will only apply during the remaining term of the certificate (changes to dividend rate and corresponding APY are not retroactive); 4. You will receive a new Certificate Disclosure confirming the new dividend rate and corresponding APY for the Bump Rate Certificate; 5. The maturity date for your Bump Rate Certificate will not change.

You can call us or go to our website to obtain current dividend rates and corresponding APYs for Certificates. It is your responsibility to monitor dividend rates and corresponding APYs we offer and to choose if or when you want to use your rate increase option. We will not notify you of any changes to dividend rates and corresponding APYs for our Term Share Certificates. We may, in our sole discretion, stop offering Bump Rate Certificates at any time. If we do so, it will not affect your ability to exercise your rate increase option during the current term of your Bump Rate Certificate.