



PO Box 19129, Golden, CO 80402
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TERM SHARE CERTIFICATE
ACCOUNT DISCLOSURE

Member Number: Certificate Type: Certificate Amount: \$
Name(s): Issue Date: Maturity Date:
Interest Rate: Beneficiary(ies):
APY:
Ownership Type:

The Internal Revenue Service does not require Your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Owner #1 Date Signature of Owner #2 Date Signature of Owner #3 Date

Taxpayer Identification and Backup Withholding

Under penalties of perjury, You certify: (1) that the number shown on this form is Your correct taxpayer identification number; (2) that You are not subject to backup withholding either because You have not been notified that You are subject to backup withholding as result of a failure to report all interest dividends, or the Internal Revenue Service (IRS) has notified You that You are no longer subject to backup withholding; (3) You are a U.S. person (including a U.S. resident alien); and (4) the FATCA code entered on this form (if any) indicating that the payee is exempt from FATCA reporting is correct. FATCA Exemption Code

INSTRUCTION TO SIGNER. If You have been notified by the Internal Revenue Service (IRS) that You are subject to backup withholding due to payee underreporting and You have not received a notice from the IRS that the backup withholding has terminated, You must strike out the language in part (2) of the statement above.

DO NOT STRIKE OUT ANY MATERIAL UNLESS YOU ARE SUBJECT TO BACKUP WITHHOLDING BY THE FEDERAL GOVERNMENT.

We will be unable to open an Account for You without a taxpayer identification number.

Taxpayer Identification Number:

TERM SHARE CERTIFICATE ACCOUNT DISCLOSURE

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure, the reference to "We," "Us," "Our" and "Credit Union" mean CREDIT UNION OF THE ROCKIES. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the certificate Account established for You as set forth herein. For joint accounts, read singular pronouns in the plural. The following Disclosure contains important information and the terms and conditions of the Account and is provided as required by the Truth-In-Savings Act. Wherever used, "APY" means Annual Percentage Yield. Numbers, phrases or words preceded by a [] are applicable only if the [] is marked, e.g. [X].

Fixed Rate Information. This Account is subject to a Fixed Rate. The interest rate and Annual Percentage Yield are set forth herein.

Minimum Balance Requirements. The minimum balance required to open this Account is \$_____. You must maintain a minimum daily balance of \$_____ in Your Account each day to obtain the disclosed Annual Percentage Yield and to keep Your Account open.

Transaction Limitations. You may only withdraw interest on the date it is scheduled to be credited to Your Account. [] Once Your Account is established, You may not make withdrawals of principal from or deposits to Your Account until the maturity of Your Account. [] Once Your Account is established, You may not make withdrawals of principal from Your Account until the maturity of Your Account. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal. Individual Retirement Accounts are also subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

Maturity Date. Your Account will mature on date set forth herein.

Early Withdrawal Provisions. We will impose a penalty if You withdraw any of the principal funds before the maturity date. The penalty imposed will equal the greater of 90 days interest or \$20.00 for Accounts having a term less than 12 months; and the greater of 180 days interest or \$20.00 for Accounts having a term equal to or greater than 12 months.

Withdrawal of Interest Prior to Maturity. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Renewal Policies. [] Your Account will renew automatically at maturity and You will have a grace period of 10 calendar days following the Maturity Date to make withdrawals and/or deposits without penalty. [] Your Account will not renew automatically at maturity, and interest will not be paid after the Maturity Date.

Compounding and Crediting. Interest will be earned daily for each day on which Your balance equals or exceeds the minimum daily balance requirement for Your Account. The interest period is quarterly and interest will be compounded and credited quarterly.

Balance Computation Method. Interest is calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance calculation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

Accrual on Non-cash Deposits. Interest will begin to accrue on the business day that You deposit non-cash items (e.g. checks) into Your Account.

Assignability. You may not assign or transfer any interest in Your Account.