



YOUR CREDIT UNION
 123 Main Street
 Yourtown, State 12345
 (123) 456-7890

NCUA

Share Certificate

DATE OF ISSUANCE		DIVIDEND RATE		APY	TERM	
MEMBER NO.	ACCOUNT TYPE	MATURITY DATE	PRINCIPAL AMOUNT		REQUIRED MINIMUM	BALANCE

OWNERS

(NON-TRANSFERABLE AS DEFINED IN REGULATION D)
 The law prohibits payment of dividends in excess of available earnings.

NON-NEGOTIABLE

This original / renewal certificate is subject to the terms and conditions of the Share Certificate Account Agreement below.

CERTIFICATES

The Credit Union offers a variety of certificate account options. Specific information relating to your individual account is shown above. The information below is of general nature and also pertains to your investment.

- **Ownership** If your certificate account is opened in the names of two or more persons, it is a joint ownership account with full rights of survivorship. Any of the joint owners may obtain withdrawals from the account at or prior to maturity and/or, as allowed by credit union policy, may pledge the account balance as collateral for a credit union loan.
- **Minimum Balance** All certificate accounts require a certain minimum balance. If you must make a withdrawal that would reduce the balance below the required minimum, you may be required to withdraw the entire balance (the penalty would be applied to the entire withdrawal) or the rate will revert to the published rate on the original investment date.
- **Dividends** Dividends will be earned on your account from the date of the deposit until the date of withdrawal and will be paid at the rate specified. Dividends may be withdrawn with no penalty.
- **Renewal Policy** This account will automatically renew on the maturity date. Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you in writing, before a maturity date, of a different term). You must notify us before or on the maturity date if you do not want this account to automatically renew. There is no grace period following the maturity date. Notices will be mailed to you 30 days in advance of the maturity date.
- **Early Withdrawal Penalties** A penalty may be imposed for withdrawals before maturity. Penalties do not apply if the withdrawal is made following the death of any joint owner or if the withdrawal is made after age 59 ½ from the credit union's Standard Individual Retirement Certificate.

Term
 3 Months
 6 Months
 12, 18, 24, 36, 48 or 60 Months

Early Withdrawal Penalty
 Up to 31 days loss of dividends
 Up to 3 months loss of dividends
 Up to 6 months loss of dividends