

Except as specifically described, the following disclosures apply to all certificate accounts.

Account ownership of this certificate, except in the case of an Individual Retirement Account (IRA) certificate, is determined by the account agreement on file for the account at the time the certificate is opened or renewed. If one Accountholder's name appears on the account agreement, this certificate is also solely owned. If names of multiple Accountholders appear on the account agreement, then any one of said Accountholders may authorize any withdrawal, transfer, or pledge of this account. All IRA certificates are solely owned by the Primary Accountholder as named above.

1. Rate Information. The Annual Percentage Yield (APY) 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 Certificate Accounts and IRA Certificate Accounts, the Dividend Rate and APY are fixed and will be in effect for the term of the account. For a RateWatcher Certificate Account or RateWatcher IRA, the Dividend Rate and APY are variable and may change once at your request during the term of the certificate. The APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. If you have any questions or require current rate information on your accounts, please call the credit union at (608) 256-5665.

2. Compounding and Crediting. Dividends are compounded quarterly and paid quarterly. Certificates not renewed will earn no dividends after the maturity date.

3. Balance Information. The minimum balance required to open each account is stated on the Rate Sheet. In addition to the stated minimum required balance, a \$5 balance must be maintained in Regular Share Savings at all times.

4. Accrual of Dividends. Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.

5. Transaction Limitations. After the account is opened, you may not make any deposits to the certificate until the maturity date, with the exception of Deposit Plus and Emergency Fund certificates.

6. Certificate Renewals and Grace Periods. Dane County Credit Union (DCCU) will mail a notice 10 days or more prior to certificate maturity. There is a 10 day grace period after the certificate maturity date to: (1) redeem (cash in) or withdraw funds from the certificate without penalty; or (2) add funds to the certificate. If no instruction is given to DCCU, the certificate will automatically renew for a like term at the dividend rate then offered by the credit union on certificates of the same term and amount, unless upon or within 10 days of the maturity date, you notify us with instructions to transfer or withdraw all or part of the funds. If the same term certificate is not available, unless you notify us with other instructions, the certificate will be renewed at the closest lesser term then available.

7. Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. The Annual Percentage Yield stated assumes that dividends remain in the account until maturity. A withdrawal of dividends will reduce earnings.

8. Early Withdrawal Penalty. We will impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. Emergency Fund certificates are permitted one penalty-free withdrawal during each term. If a second withdrawal is requested from an Emergency Fund certificate, the certificate will be closed.

9. Amount of penalty. The penalty for early withdrawal for any certificate, with the exception of the Emergency Fund certificate, is 180 days dividends, or the number of days equivalent to the term of the certificate, whichever is less, calculated on the principal balance. 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.