

Fixed-Rate Jumbo Certificate

TRUTH-IN-SAVINGS TERMS & CONDITIONS DISCLOSURES ADDENDUM AS OF OCTOBER 11, 2022

Penalty — We may impose a penalty if you withdraw any of the principal prior to maturity. Penalties for the fixed-rate jumbo certificates will be imposed on amounts withdrawn whether dividends have been earned or not at the rate paid or payable for the term as follows:

- 1-year jumbo, 180 days of dividends
- 2-year jumbo, 270 days of dividends
- 3-year jumbo, 360 days of dividends
- 4-year jumbo, 480 days of dividends
- 5-year jumbo, 600 days of dividends

This may reduce the principal. If the withdrawal reduces the Certificate below the minimum balance, it will be closed.

Penalties will not be applied if the withdrawal is made subsequent to the death of any owner of the Certificate account, or if the withdrawal is made as a result of the liquidation of the issuing credit union.

Fixed-rate jumbo certificates are not available as an IRA. Minimum to open a fixed-rate jumbo certificate and earn dividends is \$100,000. No maximum certificate amount.