

This certifies that a Certificate Account has been established with Wescom Central Credit Union consistent with prevailing rates and terms as of the date of issuance or renewal. Rights of access are subject to the most recent Account Agreement on file for the account number above. Penalties may apply for withdrawal in accordance with the following disclosure.

CERTIFICATE ACCOUNT DISCLOSURES

General Terms and Conditions. This Certificate Account shall be governed by the terms and conditions set forth in this Certificate Account Agreement and Disclosure, the Certificate Receipt, About Your Credit Union Accounts Disclosure, Rate and Fee Schedule, the rules, regulation, practices and polices and any amendment the Credit Union makes from time to time which are incorporated herein.

Rate Information. The Dividend Rate and Annual Percentage Yield (APY) that apply to this Certificate are stated above. The APY measures the total amount of dividends paid on an account based upon the dividend rate and frequency of compounding. The APY is expressed as an annualized rate, based upon a 365-day year. APY calculation assumes that principal and paid dividends remain in the account through the maturity date. A withdrawal of paid dividends before maturity of a Certificate will reduce earnings. At maturity, the Dividend Rate and APY may change as determined by the Credit Union

For existing members, eligibility for the APR bonus is based on Signature Membership level. The bonus will adjust accordingly as a member advances through Signature Membership, based on a monthly evaluation on the last calendar day of the month.

For new members, the Platinum Signature Membership APR bonus will apply when a new Certificate is opened. The bonus will continue or adjust, based on an evaluation at the end of the new member period (last calendar day of the month following 90 days from the date membership was established).

If a member becomes ineligible for the bonus, the bonus will be suspended and will not be reinstated. The loss of the bonus is retroactive to the first day of the month in which the member no longer qualifies for Signature Membership.

Signature Membership terms and conditions apply as disclosed in the Signature Membership brochure. Signature Membership benefits will be reviewed on an annual basis. We reserve the right to modify the terms and conditions of Signature Membership at any time. Certain terms and restrictions apply.

Assignability of Accounts. Certificate accounts are not transferable, except as defined in 12 C.F.R. Part 204. A Certificate Receipt is nonnegotiable. Funds on deposit in a nontax-deferred Certificate (provided that the minimum term is at least 6 months) may be pledged as collateral security to any loan(s) subject to the Credit Union's then current loan policies.

Compounding and Crediting Dividends. The effective beginning date for a Certificate is the date that the Certificate was issued or renewed. Dividends will be compounded daily and will be credited at the end of each month and at maturity. If the account is closed before dividends are credited, accrued dividends will be paid. Paid dividends will be added to principal, unless another option is selected.

Balance Required and Dividend Accruals. The minimum balance to renew this Certificate and the minimum daily balance that must be maintained in this Certificate each day to obtain the Dividend Rate and APY is disclosed in this receipt. Dividends are calculated by the Daily Balance method that applies a daily periodic rate to the principal balance in each account every day, providing that the balance is above the minimum daily balance requirement for that account. Dividends will begin to accrue on the business day that a cash or noncash (e.g. checks) deposit is made to the account.

Transaction Limitations on Accounts. A penalty for early withdrawal will be assessed if the deposited funds or any portion of them are withdrawn prior to the maturity date. Once the funds are deposited into the Certificate, additional deposits are not allowed. For College Saver Certificates, you may make deposits to this certificate at any time until the age of the minor reaches 19. Partial withdrawals from a Certificate are not allowed if the withdrawal would lower the balance below the required minimum. Paid dividends may be withdrawn without penalty only if this dividend disposition election was made at the time of issuance or renewal of a nontax-deferred Certificate.

Certificate Maturity or Renewal. Certificates will mature at the maturity date set forth in this Receipt. A Certificate designated for automatic renewal will be considered a new deposit upon renewal and will be extended for successive periods equal to the original term and at the prevailing dividend payment frequency, dividend rate, and APY being paid by the Credit Union as of the renewal date on Certificates with the same term and minimum balance, unless otherwise specified by the Certificate owner prior to maturity. If the Certificate owner, prior to the maturity date of this Certificate, instructs the credit union to change this certificate disposition to automatically renew at maturity, then the credit union will mail to the address of record a new Maturity Notice based upon those changed instructions. Certificates not specified to automatically renew at maturity as recorded on the Receipt, or as later specified to automatically renew by the Certificate owner prior to maturity date shall be disbursed as instructed. There is a grace period of seven (7) calendar days after the Maturity Date to withdraw funds in the account without being charged an Early Withdrawal Penalty.

Early Withdrawal Penalty.

a. A penalty is required for an early withdrawal of any principal prior to the Maturity Date, as follows:

Certificate Term	Penalty: Number of Days Dividends on Principal
30 days – 179 days	31 days
6 months – 23 months	90 days
2 years – 5 years	180 days

In the event an early withdrawal lowers the Certificate balance below the required minimum, the Certificate must be canceled or closed, and the forfeiture amount will be calculated using the full balance of the Certificate.

b. Application of this penalty may result in forfeiture of some principal, as well as dividends. Exceptions to these penalties shall apply only in the case of death or complete disability of a Certificate owner.

c. In accordance with Federal Reserve Board Regulations, the Credit Union may charge an early withdrawal penalty of seven (7) days dividends on amount withdrawn within six (6) days after deposit.

National Credit Union Share Insurance Fund. Wescom member accounts are federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), which is managed by the National Credit Union Administration (NCUA), an independent agency of the United States government.