

## SHARE CERTIFICATE ACCOUNT AGREEMENT

**NON-TRANSFERABLE** - This certificate may be redeemed only upon presentation to the credit union. This certificate may not be pledged, transferred or assigned to any party other than the credit union. Credit union bylaws give the credit union the authority to impose a notice of up to 60 days for withdrawal of shares. (NON-TRANSFERABLE AS DEFINED IN REGULATION D) The law prohibits payment of dividends in excess of available earnings.

**DIVIDENDS** - Dividends are available to owner(s) monthly and if paid into the account are compounded monthly to yield the APY shown above. If the owner chooses another method of dividend payment, the APY will vary. Dividends on this certificate will be added to the principal of this certificate.

**EARLY WITHDRAWAL PENALTY** - A substantial penalty is imposed if certificate funds other than dividends are withdrawn before the maturity date as follows:

### TERM PENALTY

Less than one year	91 days of dividends
One year to less than two years	183 days of dividends
Two years to less than three years	274 days of dividends
Three years to less than four years	365 days of dividends
Four years to less than five years	456 days of dividends
Five years and over	545 days of dividends

- A. Penalty is charged only on the amount withdrawn and applies whether or not dividends have been earned and may reduce principal.
- B. No penalty in event owner dies or is adjudicated incompetent.
- C. No penalty for withdrawal after the close of the dividend period in which the owner's credit union membership was terminated for cause under the bylaws.
- D. No penalty if withdrawal is a result of liquidation of the credit union.

**MATURITY NOTICES** - The Credit Union will give the owner(s) at least 10 days notice prior to maturity. The notice will inform the owner(s) of the terms, if any, under which the credit union proposes to renew the certificate. If the certificate is not renewed at maturity the credit union will transfer all certificate funds to the regular share account of owner(s) or pay all certificate funds directly to owner(s). If this certificate is not renewed at maturity, and the owner has no other share or share certificate account, membership in the credit union will terminate.

Individual Retirement or Keogh Plans. If this certificate is part of a qualified individual retirement or Keogh plan, it may not be pledged, transferred or assigned and is not subject to any pledge of shares or deposits that owner(s) has previously signed. Credit union disclaims it's right to any such pledge with respect to this certificate. In addition, the forfeiture of dividends does not apply if the early withdrawal is made following the participant's disability or attainment of not less than 59 1/2 years of age. See IRA disclosure statements and your income tax advisor for further information. The certificate owner(s) agree that this certificate is governed by the terms of the 'Share Account Agreement', 'Rate Schedule for Fixed Rate Accounts' and the 'Truth-In-Savings and Electronic Funds Agreement and Disclosure Statement' which accompanies this certificate and is hereby incorporated by reference.

ACCOUNTS OF MEMBERS WITH WHOM THERE HAS BEEN NO CONTACT FOR FIVE YEARS WILL BE CONSIDERED UNCLAIMED FUNDS AND MAY BE FORWARDED TO THE DEPARTMENT OF COMMERCE AS PROVIDED BY CHAPTER 169 OF THE OHIO REVISED CODE.

**ACCOUNTS INSURED UP TO \$500,000.** American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured, and if the institution fails, the federal government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.