

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account.

#### **Early Withdrawal**

If any portion of the principal balance is withdrawn from your certificate prior to the maturity date, an early withdrawal penalty will be imposed as permitted by law.

If the term of your certificate is one year or less, the penalty will be equal to 1% of the amount withdrawn plus \$25.

If the term of your certificate is greater than one year, the penalty will be equal to 3% on the amount withdrawn plus \$25.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance:

- (1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**Renewal Policy.** Your account is an automatically renewable account, if indicated on the front side. You have 10 days after maturity within which withdrawals can be made without penalty.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



Your savings federally insured to \$250,000

**NCUA**

National Credit Union Administration, a US Government Agency

The rates appearing in this Rate and Fee Schedule are accurate and effective for deposit accounts as of the date indicated on the front side. If you have any questions or require current rate information on your accounts, please call the Credit Union.

You will also find these services at

## **UBI** **Federal Credit Union...**

- Share Savings
- Share Draft
- Special Club Accounts
- Individual Retirement Accounts
- Share Certificates
- Signature (Personal) Loans
- Vehicle Loans
- Home Equity Loans
- Home Equity Lines of Credit
- First Mortgages
- ATM Services
- Telephone Access (TONI)
- Direct Deposit
- American Express Gift Checks
- Debit Card
- Internet Banking
- Super Saver Money Market
- Travelers Checks

# **UBI**

**A COMMUNITY FEDERAL  
CREDIT UNION**

*Feel free to inquire about any of our services  
by calling (860) 747-4152.*



**SHARE  
CERTIFICATE  
ACCOUNTS**

# **UBI**

**A COMMUNITY FEDERAL  
CREDIT UNION**

120 Woodford Avenue  
Plainville, CT 06062  
(860) 747-4152

## RATE AND FEE SCHEDULE

The rates, fees, and charges applicable to your Share Certificate account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective

### RATE SCHEDULE

	3 MONTH Certificate	6 MONTH Certificate	12 MONTH Certificate	24 MONTH Certificate	30 MONTH Certificate	48 MONTH Certificate
Minimum Opening Deposit	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	N/A	\$1,000.00
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
Dividends Period	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
	APR % Jumbo APR % Fixed					
Additional Deposits:	Not Allowed					
Withdrawals:	Not Allowed					
Renewable:	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic

### TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

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

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield 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. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rate and APY are

the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the period.

**4. Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

**5. Individual Retirement Accounts (IRA).** IRA accounts for the purpose of saving toward retirement are available to the extent allowed by law.

**6. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on non cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid up to the date of closing.

**7. Transaction Limitations.** After your account is opened, you may not add funds to your account. You may make withdrawals of dividends from your account in any amount as indicated above.

**8. Maturity.** Your account will mature within the term or at the maturity date set forth above or the maturity date set forth on your Account Receipt or Renewal Notice.