

# COMMUNITY FINANCIAL CREDIT UNION TERM SHARE ACCOUNT

Issued to: PLYMOUTH DISTRICT LIBRARY

T.I.N.# \*\*\*-\*\*-9135 Account number:

T.I.N.#

\*\*\*5424-57

Issue date:  
01/21/22

Beneficiaries:

T.I.N.#

Maturity Date:  
04/21/22

T.I.N.#

Issued by:  
GABRIELLE VAN WELL

T.I.N.#

T.I.N.#

Certificate Amount: \$ 255,615.81

Office:  
500 S HARVEY  
PLYMOUTH, MI 48170

Not-Negotiable-Not Transferable-Additional Terms Below

## ADDITIONAL TERMS AND CONDITIONS

**Transfer:** This certificate may not be pledged, transferred, or assigned to any party other than Community Financial Credit Union except as provided under regulation D(12CFR 204) as amended

**Maturity Date:** This account matures 04/21/22 (See below for renewal information)

**Rate Information:** The dividend rate for this account is 0.30% The annual percentage yield (APY) for this account is 0.30%

**Additional Rate Information:** Dividends will be compounded maturity Dividends will be credited to this share.

**Compounding Frequency:** For terms of 90 days or less, dividends will not be compounded. For terms over 90 days, unless otherwise paid, dividends will be compounded every quarter.

**Crediting Frequency:** For terms of 90 days or less, dividends are payable on the maturity date by credit to the account unless we agree to pay in another manner. For terms over 90 days, dividends will be credited to your account every quarter. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividends begin to accrue on the business day you deposit any noncash item (for example, a check). The annual percentage yield assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. If you close your account before dividends are credited, you will receive the accrued dividends to date.

**Dividend Period:** For accounts with terms of 90 days or less, the dividend period is the same as the term, beginning on the date the account is opened, and ending on the stated maturity date. For accounts with terms over 90 days, the dividend period is quarterly. However, if you choose to have dividends paid out to you or to another account each month, the dividend period is monthly.

**Minimum balance requirement:** The minimum balance required to open this account is \$ 0.00  
You must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

**Daily 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.

**Transaction Limitations:** After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity only if we agree at the time of your request. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

### Early withdrawal penalties:

A penalty on the principal amount withdrawn will or may be imposed for withdrawals taken before maturity. If your certificate has a term of 182 days or less, you will forfeit 90 days of dividends, whether the dividend is earned or unearned. If your certificate has a term of 183 days or more, you will forfeit 180 days of dividends, whether the dividend is earned or unearned. There are certain circumstances such as death or incompetence of an owner where we may waive or reduce this penalty.

**Automatically Renewable Account:** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account. 13 Month Certificate will automatically renew to a 12 Month Certificate. 29 Month Certificate will automatically renew to a 24 Month Certificate.

**Grace Period:** You will have a grace period of seven calendar days after maturity to withdraw funds without being charged an early withdrawal penalty. The rate for each renewal term will be determined by us on or just before the renewal date. On accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

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Issued to: PLYMOUTH DISTRICT LIBRARY

T.I.N.# \*\*\*-\*\*-9135 Account number:

T.I.N.#

\*\*\*5424-59

Issue date:  
01/21/22

Beneficiaries:

T.I.N.#

Maturity Date:  
04/21/22

T.I.N.#

Issued by:  
GABRIELLE VAN WELL

T.I.N.#

T.I.N.#

Certificate Amount: \$ 265,539.06

Office:  
500 S HARVEY  
PLYMOUTH, MI 48170

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T.I.N.#

Issued by:

T.I.N.#

GABRIELLE VAN WELL

T.I.N.#

Certificate Amount: \$ 255,615.82

Office:  
500 S HARVEY  
PLYMOUTH, MI 48170

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