

**MUSKEGON FEDERAL CU**  
65 W. LAKETON  
MUSKEGON, MI 49441-2575  
231-722-7285

---

## 4 YEAR IRA SHARE CERTIFICATE (CD)

---

### Account Details

Current Rate: (See Return Rates)

Current APY: (See Return Rates)

### Fixed Rate Information

You will be paid the above rate until maturity on your term share account. This is the rate and APY that were offered as of the date at the bottom of this disclosure. To obtain current rate information, please call 231-722-7285

### Compounding and Crediting

Dividends will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

### Dividend Period

The dividend period is quarterly, beginning on the date the account is opened and ending on the three month anniversary of that date. All other dividend periods follow this same pattern until maturity.

### Minimum Balance Requirements

To be a member and maintain accounts at our credit union you must purchase 1 share in the credit union. The par value of a share in this credit union is \$5.00. The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain this disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement.

### Balance Computation Method

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day.

### Accrual on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (for example checks) to your account.

### Transaction Limitations

After the account is opened you may not make deposits or changes to the account until the stated maturity date. The credit union has a withdrawal limit of \$1,000.00 per day for 1st and 2nd base members at the credit union office. The credit union has a withdrawal limit of \$3,000.00 per day for 3rd base and Home Run members at the credit union office. The credit union reserves the right to require a member intending to make a withdrawal to give written notice of such intent up to 15 days in advance.

### Maturity Date

Your account will mature after four years.

### Early Withdrawal Penalty & Grace Period Information

There is a seven (7) day grace period for withdrawals from this Share Certificate after it matures. If this Share Certificate is presented for payment on its maturity date or within seven (7) days thereafter, no penalty shall be imposed but no dividends shall be earned after the maturity date. If this Share Certificate is to be presented for payment before maturity or more than seven (7) days after maturity, 180 days dividends on the entire principal amount shall be forfeited and this Share Certificate shall be cancelled. This penalty does not apply in the event of the death of the owner of this certificate.

### Renewal Information

If this Share Certificate is not presented for payment on its initial or any subsequent renewal maturity date, it will be automatically renewed, from its last maturity date. The dividend rate to be paid upon renewal shall be determined by the Credit Union upon maturity. All other terms and conditions, including the length of the term of the Share Certificate, shall be the same as provided herein unless the Credit Union shall, prior to maturity, give written notice of a change in such terms and conditions.

### Owner Signature

---