

Early Withdrawal Penalty — We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty — For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is 90 days interest on all terms.

How the Penalty Works — The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under certain circumstances including when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction or emergency conditions.

Renewal Policy — The renewal policy for your accounts is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. For all accounts, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Non-negotiable — 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 Postal and Community Credit Union.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call Postal and Community Credit Union.



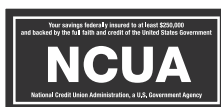
Postal
& Community
CREDIT★UNION
Now You Too Can Belong!

3921 Oakland Avenue • St. Joseph, MO 64506

816-279-5656 • 816-279-5660 Fax

www.yourpccu.org

Publish Date 1/16



Postal
& Community
CREDIT★UNION
Now You Too Can Belong!

Account Disclosures

Certificate of
Deposit and
IRA Certificate of
Deposit Accounts

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your Certificate of Deposit or IRA Certificate of Deposit Account at Postal and Community Credit Union are provided in this Rate and Fee Schedule. Postal and Community Credit Union may offer other rates for these accounts from time to time.

Effective Date: _____

Maturity Date: _____

Certificate of Deposit Account

Minimum Opening Deposit \$ 500.00
 Interest Compounded Monthly
 Interest Credited Monthly*

IRA Certificate of Deposit Account

Minimum Opening Deposit \$ 500.00
 Interest Compounded Monthly
 Interest Credited Monthly*

TERM	Nominal Interest Rate	Annual Percentage Yield
	%	%
	Fixed	
<input type="checkbox"/> 3 Month	_____	_____
<input type="checkbox"/> 6 Month	_____	_____
<input type="checkbox"/> 12 Month	_____	_____
<input type="checkbox"/> 18 Month	_____	_____
<input type="checkbox"/> 24 Month	_____	_____
<input type="checkbox"/> 36 Month	_____	_____
<input type="checkbox"/> 48 Month	_____	_____
<input type="checkbox"/> 60 Month	_____	_____
<input type="checkbox"/> __ Month	_____	_____
Additional Deposits:		Not Allowed
Withdrawals:		Subject to Penalty
Renewable:		Automatic

TERM	Nominal Interest Rate	Annual Percentage Yield
	%	%
	Fixed	
<input type="checkbox"/> 3 Month	_____	_____
<input type="checkbox"/> 6 Month	_____	_____
<input type="checkbox"/> 12 Month	_____	_____
<input type="checkbox"/> 18 Month	_____	_____
<input type="checkbox"/> 24 Month	_____	_____
<input type="checkbox"/> 36 Month	_____	_____
<input type="checkbox"/> 48 Month	_____	_____
<input type="checkbox"/> 60 Month	_____	_____
<input type="checkbox"/> __ Month	_____	_____
Additional Deposits:		Not Allowed
Withdrawals:		Subject to Penalty
Renewable:		Automatic

Truth-In-Savings Account Disclosures

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

- 1. Rate Information** — The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all CD Accounts, the Interest Rate and APY are fixed and will be in effect for the term of the account. The APY is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
- 2. Interest Compounding and Crediting** — The compounding and crediting of interest applicable to each account is set forth above in the Rate Schedule, see above.
** The member may choose to have the interest paid monthly to another account at Postal and Community Credit Union, or have the interest paid monthly to the member in the form of a check.*

- 3. Balance Information** — The minimum balance requirements applicable for each CD Account are set forth in the Rate Schedule, see above. For all accounts, interest is calculated by the Daily Balance method which applies a daily periodic rate based on the principal in the account each day.
- 4. Accrual of Interest** — For all CD Accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all CD Accounts, if you close your account before accrued interest is credited, accrued interest will not be paid.
- 5. Transaction Limitations** — After your CD Account is opened, your ability to make additional deposits to your account or withdrawals of interest and any limitations on such transactions are set forth in the Rate Schedule, see above.
- 6. Maturity** — Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.