

**Mid Oregon Federal Credit Union
Special Certificate Rate and Fee Schedule**

The rates, fees and terms applicable to your Certificate Account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer rates for these accounts from time to time.
Effective Date: January 2, 2019

RATE SCHEDULE					
SHARE CERTIFICATE ACCOUNT			IRA SHARE CERTIFICATE ACCOUNT		
Maturity Date:			Maturity Date:		
TERM	Dividend Rate %	Annual Percentage Yield %	TERM	Dividend Rate %	Annual Percentage Yield %
15 Month	1.98%	2.00%	15 Month	1.98%	2.00%
19 Month	2.72%	2.75%	19 Month	2.72%	2.75%
Minimum Opening Deposit: \$10,000.00 Additional Deposits: Not Allowed Withdrawals: Allowed-Dividends Only Renewable: Automatic			Minimum Opening Deposit: \$10,000.00 Withdrawals: Allowed-Dividends Only Additional Deposits: Not Allowed Renewable: Automatic		

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- 1. Rate Information.** 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. For all certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The special certificate account term is fifteen (15) or nineteen (19) months. The Annual Percentage Yield for this account is set forth in the above Rate Schedule. For accounts subject to dividend compounding, the Annual Percentage Yield assumes dividends will remain on deposit until maturity. A withdrawal of dividends will reduce the Annual Percentage Yield.
- 2. Dividend Period.** For each account, the dividend period is monthly. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. Dividend Compounding and Crediting.** Dividends are compounded and credited monthly.
- 4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value of one share is \$5.00. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.
- 5. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.
- 6. Transaction Limitations.** After your account is opened, you may make withdrawals of dividends, but you may not make additional deposits to your account.
- 7. Maturity.** Your account will mature as indicated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
- 8. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
- 9. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty for your accounts is 180 days' dividends.
- 10. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
- 11. Exceptions to Early Withdrawal Penalty.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
 - (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
 - (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within the grace period, or where the IRA or owner becomes disabled.
- 12. Renewal Policy.** For all accounts, your account will automatically renew for another term upon maturity, under standard rates and terms as applicable at that time. You have a grace period or ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- 13. 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.

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