

United Trades Federal Credit Union

Certificate Accounts Disclosure

	Share Certificate	Bump Share Certificate	IRA Certificate	IRA Bump Certificate	Savings Builder	Coverdell ESA Certificate	Kitty Club Certificate
Term of Account	6, 12, 18, 24, 36 or 48 months	24, 36, 48, or 60 months	24 months	24, 36, 48 or 60 months	12 months	24 months	3, 6 or 9 months
Early Withdrawal Penalty	90 days interest	180 days interest	90 days interest	180 days interest	\$25	90 days interest	90 days interest
Withdrawal of Interest Prior to Maturity	Yes	No	No	No	No	No	No
Renewal	Automatic unless notified prior to maturity	Automatic unless notified prior to maturity	Automatic unless notified prior to maturity	Automatic unless notified prior to maturity	Automatic if the account balance is greater then \$25	Automatic unless notified prior to maturity	Automatic unless notified prior to maturity
How the rate is determined	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors
How often the rate can change	Fixed for term of certificate	Fixed for term of certificate*	Fixed for term of certificate	Fixed for term of certificate*	Fixed for term of certificate	Fixed for term of certificate	Fixed for term of certificate
Compounded Paid	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
How dividends are computed	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit
Interest if closed	Up to date of withdrawal	Up to date of withdrawal	Up to date of withdrawal	Up to date of withdrawal	Up to date of withdrawal	Up to date of withdrawal	Up to date of withdrawal
Minimum balance to open	\$1,000.00	\$5,000.00	\$2,000.00	\$5,000.00	\$25.00	\$50.00	\$25.00
Minimum balance to earn dividends	\$1,000.00	\$5,000.00	\$2,000.00	\$5,000.00	\$25.00	\$50.00	\$25.00
Transaction Limitations	No additional deposits and no withdrawals	No withdrawals	No withdrawals except Traditional RMD	No withdrawals	No withdrawals	No withdrawals	No withdrawals
Fees Specific to this Account	None	None	One time set up fee based on Rewards level	One time set up fee based on Rewards level	None	One time set up fee based on Rewards level	None
Additional Information		Additional deposits allowed, *ability to bump rate during term (1 bump for 24 or 36 mo terms, 2 bumps for 48 or 60 mo terms)	Additional deposits of current or prior year contributions allowed	Additional deposits allowed, *ability to bump rate during term (1 bump for 24 or 36 mo terms, 2 bumps for 48 or 60 mo terms)	Additional deposits allowed	Additional deposits allowed	Additional deposits allowed