

## SHARE CERTIFICATES + INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

CERTIFICATE AMOUNT	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDENDS COMPOUNDED & CREDITED
\$1,000 - \$9,999.99	6 Months	<b>1.54%</b>	<b>1.55%</b>	Quarterly
	1 Year	<b>1.74%</b>	<b>1.75%</b>	
	2 Years	<b>1.99%</b>	<b>2.00%</b>	
	3 Years	<b>2.23%</b>	<b>2.25%</b>	
	4 Years	<b>2.38%</b>	<b>2.40%</b>	
	5 Years	<b>2.48%</b>	<b>2.50%</b>	
\$10,000 - \$49,999.99	6 Months	<b>1.74%</b>	<b>1.75%</b>	Quarterly
	1 Year	<b>1.99%</b>	<b>2.00%</b>	
	2 Years	<b>2.23%</b>	<b>2.25%</b>	
	3 Years	<b>2.48%</b>	<b>2.50%</b>	
	4 Years	<b>2.58%</b>	<b>2.60%</b>	
	5 Years	<b>2.67%</b>	<b>2.70%</b>	
\$50,000+	6 Months	<b>1.99%</b>	<b>2.00%</b>	Quarterly
	1 Year	<b>2.23%</b>	<b>2.25%</b>	
	2 Years	<b>2.48%</b>	<b>2.50%</b>	
	3 Years	<b>2.72%</b>	<b>2.75%</b>	
	4 Years	<b>2.82%</b>	<b>2.85%</b>	
	5 Years	<b>2.92%</b>	<b>2.95%</b>	

\*This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your certificate accounts held at Consolidated Community Credit Union. The Credit Union may offer other rates and fees or amend the rate and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement. Consolidated Community Credit Union (CCCU), CCCU Cascade, and Providence Credit Union (PCU) are all trade names or registered service marks of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union; shares and deposits held at each office are not separately insured.

## ACCOUNT RATE & TERMS:

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

### 1. Rate Information.

The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. 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. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 2. Compounding and Crediting.

Dividends will be compounded and credited quarterly. The Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

### 3. Balance Information.

The minimum balances required to open each account are set forth above. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

### 4. Accrual of Dividends.

Dividends will begin to accrue on the business day you deposit cash and noncash items (e.g. checks) to your account.

### 5. Transaction Limitations.

After your account is opened, you may make withdrawals of dividends from your account but may not make additional deposits.

### 6. Maturity.

Your account will mature within the term set forth above or the maturity date set forth on your Account Receipt or Renewal notice.

### 7. Early Withdrawal Penalty.

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

#### a) Amount of Penalty.

The amount of the early withdrawal penalty is 90 days dividends for accounts with terms of less than one year and 180 days for accounts with terms of one year or more.

#### b) 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 yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

#### c) Exceptions to Early Withdrawal Penalties.

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 seven (7) days after establishment; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.

**8. Renewal Policy.** For a Certificate account, your account will automatically renew for another term upon maturity, but 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.

**9. 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 to the Credit Union.

**10. New Account Incentives.** New account incentives received by the member exceeding \$10 are subject to IRS 1099-INT reporting.

## INTERESTED IN A FREE CONSULTATION?

Call a CCCU member advisor at **503.232.8070** or **800.444.8115**.

You may also stop by any of our branch locations.

[www.consolidatedccu.com](http://www.consolidatedccu.com)  
503.232.8070 | 800.444.8115

