U.P. STATE CREDIT UNION

Certificate of Deposit Account Disclosure

Dividends are calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. Dividends begin to accrue on the business day non-cash items, such as checks, are deposited into the account. View the table to determine your certificate's minimum opening balance, dividends schedule, and early withdrawal penalty. The Credit Union may waive the Early Withdrawal Penalty where required by law or under circumstances permitted by Credit Union policy.

Once opened, no additional deposits may be made to the Certificate Account until maturity unless otherwise permitted by the Credit Union. Withdrawals of principal prior to maturity are not permitted except as otherwise provided in this Agreement. Dividends may not be withdrawn before maturity. Your Certificate Account will mature on the stated Maturity Date.

Term	Minimum Opening Balance	Dividends Compounded & Credited	Early Withdrawal Penalty
6 Month Term	$250.00	At Maturity	30 Days Dividends
9 Month Term	$250.00	At Maturity	30 Days Dividends
1 Year Term	$1,000.00	Quarterly	90 Days Dividends
2 Year Term	$1,000.00	Quarterly	180 Days Dividends
3 Year Term	$1,000.00	Quarterly	180 Days Dividends
5 Year Term	$1,000.00	Quarterly	180 Days Dividends

Renewal Policy: Your Certificate Account will automatically renew at maturity for the same term as the original Certificate Account unless you or the Credit Union elect not to renew it.

You may prevent renewal by withdrawing the funds in the account at maturity or within the 10-calendar-day grace period following the maturity date. The Credit Union may prevent renewal by providing notice at least 30 calendar days before maturity.

If either you or the Credit Union elect not to renew the Certificate Account, dividends will not accrue after the maturity date.

Renewal Rate: Upon renewal, the dividend rate and APY will be the rate and APY offered on new Certificate Accounts with the same term, balance requirements, and features that are in effect on the maturity date.

You will have a 10-calendar-day grace period after maturity to withdraw all or part of the account balance without being charged an early withdrawal penalty.