

14-MONTH, 4.00% APY*

SPECIAL CERTIFICATE ACCOUNT DISCLOSURE

This Consumer, IRA, or Business Certificate shall be governed by the terms set forth in the Premier America Credit Union Consumer or Business Membership Agreements and Disclosures except that the 14-Month Promotional Certificate Account Disclosure is superseding should it conflict with the terms in the Membership Agreements and Disclosures.

Prospective members must qualify for membership and open a Smart Savings Share with a minimum opening deposit of \$1 or a Business Savings Share with a minimum opening deposit of \$250.

Offer and rate are subject to change and may end without notice. Minimum opening deposit is \$1,000. Certificate will be opened at the Annual Percentage Yield (APY) of 4.00% (3.93% dividend rate) for a term of 14 months.

LIMITATIONS: Additions to principal during the term of the Certificate are not permitted.

A penalty may apply for early withdrawal. A withdrawal of all or a portion of the principal before the maturity date shall be subject to an early withdrawal penalty of 180 days loss of dividends and may cause the cancellation of the Certificate.

Upon maturity, the Certificate will automatically renew for a standard 12-month term at the then prevailing 12-month rate tier for the account balance unless we receive other instructions from you.

If you have any questions please call a Member Service Representative at 800-772-4000, Monday – Friday from 7 a.m. to 6 p.m., or Saturday from 8 a.m. to 2 p.m., PT, for assistance.

*APY = Annual Percentage Yield

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