

PERSONAL CERTIFICATES OF DEPOSIT¹

		Standard Interest Rate	Standard Annual Percentage Yield	Interest Rate with OnPoint Rewards ³	Annual Percentage Yield with OnPoint Rewards ³	Minimum Balance
3 Months²	\$1,000+	1.49%	1.50%	1.74%	1.75%	\$1,000.00
6 Months²	\$1,000+	1.74%	1.75%	1.99%	2.01%	\$1,000.00
12 Months²	\$1,000+	2.23%	2.25%	2.48%	2.51%	\$1,000.00
18 Months²	\$1,000+	2.28%	2.30%	2.53%	2.56%	\$1,000.00
24 Months²	\$1,000+	2.33%	2.36%	2.58%	2.61%	\$1,000.00
36 Months	\$1,000+	2.37%	2.40%	2.62%	2.65%	\$1,000.00
48 Months	\$1,000+	2.42%	2.45%	2.67%	2.70%	\$1,000.00
60 Months	\$1,000+	2.47%	2.50%	2.72%	2.75%	\$1,000.00

IRA CERTIFICATES OF DEPOSIT¹

		Standard Interest Rate	Standard Annual Percentage Yield	Interest Rate with OnPoint Rewards ³	Annual Percentage Yield with OnPoint Rewards ³	Minimum Balance
3 Months	\$1,000+	1.54%	1.55%	1.79%	1.80%	\$1,000.00
6 Months	\$1,000+	1.79%	1.80%	2.04%	2.06%	\$1,000.00
12 Months	\$1,000+	2.28%	2.30%	2.53%	2.56%	\$1,000.00
18 Months	\$1,000+	2.33%	2.36%	2.58%	2.61%	\$1,000.00
24 Months	\$1,000+	2.38%	2.41%	2.63%	2.66%	\$1,000.00
36 Months	\$1,000+	2.42%	2.45%	2.67%	2.70%	\$1,000.00
48 Months	\$1,000+	2.47%	2.50%	2.72%	2.75%	\$1,000.00
60 Months	\$1,000+	2.52%	2.55%	2.77%	2.81%	\$1,000.00

1 Subsequent deposits can be made to any Traditional or Roth IRA Certificates of Deposit.

2 Subsequent deposits are allowed on Certificates of Deposit with terms of 3, 6, 12, 18, or 24 months.

Minor CDs: For minors 17 years of age or younger opening a 3, 6, 12, 18, or 24 month Certificate of Deposit, the minimum balance requirement is \$100.00 and subsequent deposits are allowed. When primary attains the age of 18, account will be converted to a Regular CD at the closest terms, earning that account's published APY at the time. If minimum account balance of \$1,000.00 is not met by the second maturity cycle after converting to a Regular CD, the account may be closed.

3 OnPoint Rewards: Available to members who have met the OnPoint Rewards qualifications on or before the date the CD is opened. Rate will be applied one business day after qualifying CD account is opened. Cannot be retroactively applied to previously opened CDs. Please see an OnPoint representative or visit onpointcu.com for more information.

All interest is compounded and credited monthly. The Deposit Rate Sheet set forth current conditions, rates, fees and charges applicable to your Certificate of Deposit Accounts at OnPoint Community Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate Sheet and acknowledges that it is a part of the Membership and Account Agreement.

All deposits exclude promotional offerings unless otherwise stated.

Early withdrawal penalties apply.



Federally insured by NCUA.

TRUTH-IN-SAVINGS DISCLOSURES

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

1. Rate Information. The interest/dividend rate and Annual Percentage Yield (“APY”) on your accounts are set forth on the Deposit Rate Sheet and the Certificate of Deposit (“CD”) Rate Sheet (the Deposit Rate Sheets). For all deposit accounts (except Certificates of Deposit), the interest rate and APY may change at *any time* as determined by OnPoint Community Credit Union (“OnPoint”). For Loyalty Savings, Premium Savings, OnPoint Savers, HSA Checking, Money Market Individual Retirement Account (“IRA”), and FlexSmart Money Market accounts, the interest rate and APY are tiered as set forth on the Deposit Rate Sheet. Earnings (whether designated as dividends or interest) may be, for income-tax purposes, reported to the IRS in the tax responsible party’s name and Tax Identification Number, in accordance with IRS rules. For Certificate of Deposit accounts, the APY is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

a. Booster Rate Certificate of Deposit. You may elect to adjust your rate based on the rate currently offered for this account, once during the original term of the Certificate of Deposit. Booster rate feature excludes promotional rate offers.

b. Products, services, and accounts that were once available to members, which remain in use, but are no longer offered, are not included in this disclosure. Applicable dividend rates, associated APYs, and related fees and charges will be disclosed in the periodic statement for the specific account.

2. Compounding and Crediting. Interest will be compounded and credited as set forth on the Deposit Rate Sheet.

3. Accrual of Interest. Interest will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. For any Certificate of Deposit account, you may elect at account opening to have accrued interest transferred to another account of yours at OnPoint. For Certificate of Deposit accounts, this transfer election and the APY for your account will be shown on your Certificate of Deposit receipt.

4. Balance Information. The minimum balance required to open each account is set forth on the Certificate of Deposit and Deposit Rate Sheets. For all accounts, interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

5. Certificate of Deposit Account Features

- a. **Account Limitations.** After your standard Certificate of Deposit is opened, you may make additional deposits only if it is for a term of 3, 6, 12, 18, or 24 months. Subsequent deposits must be for a minimum of \$100.00 each. Subsequent deposits on IRA Certificates of Deposit are unlimited. Subsequent deposits are not allowed on promotional offerings unless otherwise stated. Earnings credited to this account may be withdrawn without penalty at any time during the term in which earned. You may elect to have earnings credited or transferred to another account of yours at OnPoint. If the Certificate of Deposit falls below the minimum required balance, the Certificate of Deposit will be closed, and the remaining funds will be transferred to your primary savings account. Promotional Certificates of Deposit may require different Terms and Conditions, as set forth on the [Certificate of Deposit Rate Sheet](#).
- b. **Maturity.** Your Certificate of Deposit will mature within the term set forth above or the maturity date set forth on your Certificate of Deposit Receipt or Renewal Notice.
- c. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate of Deposit account before the maturity date. For an Annual Withdrawal Certificate of Deposit, we may impose a penalty if you withdraw any of the principal of your Account within the first year or if you make an annual withdrawal after the first-year anniversary in excess of 20% of the original principal balance.
 - (1) **Amount of Penalty.** The amount of the early withdrawal penalty is based on the following penalty schedule:
 - a. 3–14-month Certificates of Deposit: 90 days of interest
 - b. 15–24-month Certificates of Deposit: 180 days of interest
 - c. 25–60-month Certificates of Deposit: 270 days of interest.
 - (2) **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned.
 - (3) **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 IRA and any portion is paid within seven (7) days after establishment; provided that the depositor forfeits an amount equal to at least the simple interest earned in the amount withdrawn; or where the

account is an IRA and the account owner dies, becomes disabled, or the IRA owner has attained the age of 59 ½ and is taking a normal distribution.

d. Renewal Policy. Certificates of Deposit are automatically renewable accounts. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Certificate of Deposit accounts, with the exception of IRA Certificates of Deposit, you may elect to have a non-renewing account in which your account balance will be transferred to another account of yours at OnPoint.

- (1) 3, 6, 12, 18, 24, 36, 48, and 60-month Standard terms. Your account will automatically renew for the same term at the rate in effect upon maturity if such term is currently offered.
 - (2) Promotional CDs are offered from time to time. When promotional CDs mature, they will renew at the closest standard term (see section 5.d.(1), above). If the term of a promotional CD falls in the middle of two Standard terms, it will renew at the longer term.
- e. Non-transferable/Non-negotiable.** Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations to OnPoint.

The rates and fees appearing on the Deposit Rate Sheet, Certificate of Deposit Rate Sheet, and the Fee Schedule are accurate and effective for Member Savings, OnPoint Savers, Premium Savings, Loyalty Savings, IRA Savings, Money Market IRA, FlexSmart Money Market, Checking, HSA Checking, and Certificate of Deposit accounts as of the date indicated. See Membership & Account Agreement for complete account disclosure. If you have any questions or require current rate information on your accounts, please call OnPoint.