



ENT CREDIT UNION
CERTIFICATE AGREEMENT
TERMS AND CONDITIONS

CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event, the principal balance is reduced below the Minimum Qualifying Amount, the certificate will be closed and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one year or less, the early withdrawal penalty is 90 days loss of dividends. If the maturity of this certificate is more than one year but less than seven years, the early withdrawal penalty is 180 days loss of dividends. If the maturity of this certificate is 84 months or seven years the early withdrawal penalty is 365 days loss of dividends. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. Ent allows penalty-free withdrawals from IRA certificates for members age 70-1/2 and over, or as required by law. The disposition of a certificate in the name of a business, club, organization, or association will be authorized by the Manager(s)/Member(s)/Partner(s)/Officer(s)/Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY*) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the original term, dividend rate, and APY in effect for a like term regular non-promotional certificate. (e.g. term of promotional certificate was 18 months, the certificate will automatically renew at 18-month intervals at the advertised rate for a regular 18-month certificate.)

If you want us to take some other disposition action, you must provide written notice of how you want us to apply the certificate proceeds within six calendar days after the maturity date. Rates for Ent certificates are determined each Tuesday for the following week, and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

PRIORITY CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. This certificate has a one-time option to withdraw up to 50% of the current balance without penalty. If the maturity of this certificate is one year or less, the forfeiture is 90 days dividends. If the maturity of this certificate is more than one year, the forfeiture is 180 days dividends. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. Ent allows penalty-free withdrawals from IRA certificates for members age 70-1/2 and over, or as required by law. The Minimum Qualifying Amount for a priority certificate is \$5,000. The disposition of a certificate in the name of a business, club, organization, or association will be authorized by the Manager(s)/Member(s)/Partner(s)/Officer(s)/Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY*) assumes that dividends remain on deposit until maturity. A reduction in balance or

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withdrawal of dividends will reduce earnings. You can make one additional deposit, a minimum increment of \$1,000, within the first year of account opening. The member can select a one-time step-up option to change the rate to the current dividend rate based on the original term.

Upon expiration of the initial term, the certificate will be automatically renewed for the original term, with the same features, including the Priority withdrawal and rate change features. The dividend rate and the APY* in effect will be for a like term Priority Certificate. Notice for alternate disposition must be received by the credit union within 6 days following the maturity date or if the Principal Amount is under the Minimum Qualifying Amount of \$5,000. Rates for Ent certificates are determined each Tuesday for the following week, and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

16 Month Priority Certificate Special

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. This certificate has a one-time option to withdraw up to 50% of the current balance without penalty. If the maturity of this certificate is one year or less, the forfeiture is 90 days dividends. If the maturity of this certificate is more than one year, the forfeiture is 180 days dividends. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. Ent allows penalty-free withdrawals from IRA certificates for members age 70-1/2 and over, or as required by law. The disposition of a certificate in the name of a business, club, organization, or association will be authorized by the Manager(s)/Member(s)/Partner(s)/Officer(s)/Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY*) assumes that dividends remain on deposit until maturity. A reduction in balance or withdrawal of dividends will reduce earnings. You can make one additional deposit, a minimum increment of \$1,000, within the first year of account opening. The member can select a one-time step-up option to change the rate to the current dividend rate based on the original term.

When your certificate matures, all priority features (e.g. option to withdraw without penalty, make an additional deposit or obtain a onetime step up option on the dividend rate) will be removed. This certificate will be renewed into a non-promotional certificate with the same 16 month term, the current dividend rate and APY as on a regular 16 month certificate.

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six calendar days after the maturity date. Rates for Ent certificates are determined each Tuesday for the following week, and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

HSA CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event, the principal balance is reduced below the Minimum Qualifying Amount, \$500 for a non-promotional regular certificate, the certificate will be closed and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one year or less, the forfeiture is 90 days dividends. If the maturity of this certificate is more than one year, the forfeiture is 180 days dividends. We may waive the penalty in certain circumstances such as death of owner. Withdrawals from this HSA certificate account are reportable as a distribution to the IRS. Contributions to this HSA certificate may be limited by IRS guidelines or by the credit union's policies.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of

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deposit. The annual percentage yield (APY*) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the original term. The dividend rate and APY in effect will be for a like term regular non-promotional certificate. (e.g. term of promotional certificate was 18 months, the certificate will automatically renew at 18-month intervals at the advertised rate for a regular 18-month certificate.)

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six calendar days after the maturity date. Rates for Ent certificates are determined each Tuesday for the following week, and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

YOUTH CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event, the principal balance is reduced below the Minimum Qualifying Amount, \$500 for a non-promotional regular certificate, the certificate will be closed and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one year or less, the forfeiture is 90 days dividends. If the maturity of this certificate is more than one year, the forfeiture is 180 days dividends. We may waive the penalty in certain circumstances such as death of owner.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY*) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the original term. The dividend rate and APY in effect will be the current Youth Certificate rate. Once the certificate holder reaches 18 years of age, the Youth Certificate will convert to a regular non-promotional certificate of like term at renewal. The dividend rate and APY will be for a like term regular non-promotional certificate. (e.g. term of Youth Certificate was 12 months, the certificate will renew at 12-month intervals at the advertised rate for a regular 12-month certificate.)

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six calendar days after the maturity date. Rates for Ent certificates are determined each Tuesday for the following week and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

MY SAVINGS BUILDER

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. If the principal balance is reduced below the Minimum Qualifying Amount of \$25, then the certificate account will be closed and all funds will be transferred to another savings account owned by the member. The Minimum Qualifying Amount for a non-promotional regular certificate is \$500. If the maturity of this certificate is one year or less, the forfeiture is 90 days dividends. If the maturity of this certificate is more than one year, the forfeiture is 180 days dividends. We may waive the penalty in certain circumstances such as death of owner.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The Annual Percentage Yield (APY*) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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This certificate has an initial term of six months and requires at least one monthly automatic transfer deposit of \$5 or more be made to the certificate until it attains an account balance of one thousand dollars (\$1,000.00). The certificate will continue to automatically renew every six months under the current published dividend rate and terms until the account balance exceeds one thousand dollars (\$1,000.00), at which time, the certificate will be immediately converted to the dividend rate and terms of a non-promotional regular six-month certificate. This type of certificate is limited to one per member.

If monthly automatic transfer deposits of at least \$5.00 are not conducted, then the account will convert to the dividend rate and terms of a non-promotional regular six-month certificate at the beginning of the next calendar month. If deposits or transfers to the account exceed a total of one thousand (\$1,000.00), then the account will be immediately converted to the dividend rate and terms of a non-promotional regular six month certificate.

Within six days after the initial or any renewal maturity date, you must provide notice if you do not wish the certificate to automatically renew under the terms listed herein. Dividend rates for Ent Credit Union certificates are determined each Tuesday for the following week, and may be found online at Ent.com, or by calling our telephone banking system at (719) 591-7717 or 800-441-4882. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

MY SAVINGS STARTER

Dividends are computed on a simple interest basis and paid at maturity. The minimum balance required to open a My Savings Starter Certificate is \$25.00. Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal balance in the account at the end of each day. Dividends will begin to accrue on the business day of deposit. Minimum term is 6 months, maximum term is 12 months. The term of the Savings Starter Certificate is determined by the member. This certificate will automatically renew at the prevailing rate until you instruct us to close this product. Any automatic transfers that you set up on this account will continue into each renewal period, unless you withdraw your transfer authorization. The penalty to close this account prior to maturity is the loss of all accrued dividends. After your account is opened, you may add funds to your account at any time and in any amount. You may not make any withdrawals from your Savings Starter Certificate without closing the account. At maturity, we will transfer these funds to your savings account. The disposition of a certificate in the name of a business, club, organization, or association will be authorized by the Manager(s)/Member(s)/Partner(s)/Officer(s)/Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

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