

The Credit Union may offer other rates for these accounts from time to time. The rates appearing in this Schedule are effective as of **December 4, 2020**

Certificate Terms	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn the Stated APY	Transaction Limitation	"Rate Increase Option Available"
<input type="checkbox"/> 3 Month	0.050%	0.05%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 6 Month	0.100%	0.10%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 9 Month	0.150%	0.15%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 12 Month	0.200%	0.20%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 12 Month Small Saver	0.200%	0.20%	\$100.00	\$100.00	See Section #5 & #5b	No
<input type="checkbox"/> 24 Month	0.399%	0.40%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 36 Month	0.499%	0.50%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 48 Month	0.598%	0.60%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 60 Month	0.797%	0.80%	\$250.00	\$250.00	See Section #5 & #5a	Yes, See Section #1a
IRA Certificate Terms						
<input type="checkbox"/> 9 Month IRA	0.150%	0.15%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 12 Month IRA	0.200%	0.20%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 12 Month Small Saver IRA	0.200%	0.20%	\$100.00	\$100.00	See Section #5 & #5b	No
<input type="checkbox"/> 24 Month IRA	0.399%	0.40%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 36 Month IRA	0.499%	0.50%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 48 Month IRA	0.598%	0.60%	\$250.00	\$250.00	See Section #5 & #5a	No
<input type="checkbox"/> 60 Month IRA	0.797%	0.80%	\$250.00	\$250.00	See Section #5 & #5a	Yes, See Section #1a

Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are Share Certificate.

- Rate Information.** The dividend rate and Annual Percentage Yield ("APY") on your account are stated in the above Schedule and/or your Share Certificate. The annual percentage yield reflects the dividends to be paid on your account based on the dividend rate and the frequency of compounding for an annual period. These rates are fixed and determined by the Credit Union's Board of Directors. The annual percentage yield assumes that dividends will remain on deposit until maturity. Any withdrawals will reduce your earnings.
 - For any term account with a maturity of 60 months, your rate can be increased twice during the term, after 12 months. The new dividend rate will be the rate being paid on term account of similar maturity at the time you elect to have your rate increased. This new rate will remain in effect until the term account matures, or, in the case of term accounts with an original maturity of 60 months, you elect to have your second rate increase. Requests for any rate change must be received in writing on forms approved by the credit union.
- Compounding and Crediting.** Dividends will be compounded daily. Dividends will be credited to your account every month. The Dividend Period ("period") for your account is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.
 - For IRA Certificates: By electing the option of having the dividends posted to an account other than an IRA, you may be subject to a penalty from the IRS.
- Balance Information.** Any minimum deposit to open an account, and the minimum daily balance you must maintain to earn the annual percentage yield stated for your account is set forth in the above Schedule and/or your Share Certificate.

"Daily Balance Method:" Dividends are calculated by the daily balance method which applies a daily periodic rate to the principle balance in the account each day.

Minimum Balance Requirements: If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the above Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.
- Accrual of Dividends.** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.
- Transaction Limitations:** You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.
 - After the account is opened, you may not make any additions into the account until the maturity dated stated on the Share Certificate.
 - You may make unlimited deposits into the account.
- Automatically Renewable Account.** This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within the seven (7) day grace period after maturity. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing share account or we will send you a check for the proceeds. If the credit union offers a promotional certificate it will not renew at maturity.

Fee Schedule

Heritage Trust Federal Credit Union reserves the right to waive any fee at its discretion when extenuating circumstances exist. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. The fees appearing in this Schedule are effective as of December 4, 2020.

Early Withdrawal Fee & Penalties	Amount
Early Withdrawal Fee (Flat Fee) in addition to the following penalty(ies).	\$20.00
If your account has an original maturity of less than one year, the penalty we may impose will equal 90 days dividends on the amount withdrawn.	
If your account has an original maturity of one year or more, the penalty we may impose will equal 180 days dividends on the amount withdrawn.	

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