

**CHIEF FINANCIAL CREDIT UNION**

200 DIVERSION ST  
ROCHESTER HILLS, MI 48307  
800-844-5440

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**18 Month Term Share Certificate**

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**Dividend Rate & Annual Percentage Yield (APY)**

The dividend rate and APY on your term share account is fixed for the term of 18 months. You will be paid this rate until maturity. Please visit our website at [www.chiefonline.com](http://www.chiefonline.com) or call (800)844-5440 to obtain current rate information.

**Compounding & Crediting:**

Dividends will be compounded on a monthly basis. Dividends will be credited to your account on the last day of the current Statement Cycle. Dividends begin to accrue on the business day you deposit noncash items (for example, checks).

**Balance Computation Method:**

We use the daily balance method to calculate the dividends on your account. This method applies a periodic rate to the daily balance in the account for the period. The period we use is the Statement Cycle.

**Dividend Period:**

The dividend period on this type of account is 18 months, beginning on the date the account is opened, and ending on the stated maturity date, unless renewed.

**Accrual on Noncash Deposits:**

Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

**Account Information****Minimum Balance Requirements:**

To be a member and maintain accounts at our credit union you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$5.00. The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**Transaction Limitations:**

No withdrawal limitations apply to this account. Additional deposits are not permitted.

**Maturity Date:**

Your account will mature after 18 months.

**Early Withdrawal Provisions:**

We will impose a penalty if you withdraw any of the funds before the maturity date. The penalty imposed will equal 180 days of dividends on your account.

**Renewal Policies:**

Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.