



This document supplements the current PremierOne Credit Union Truth-in-Savings disclosure that will be given to you at the time the certificate is opened. **This promotion ends October 31, 2019.**

Eligibility Requirement - For new money only. Funds must not currently be deposited with PremierOne. Membership is required with PremierOne.

Promotional Dividend Rate as of October 15, 2019		
Minimum Balance	Dividend Rate	APY*
\$1,000.00	2.48%	2.50%

*APY=Annual Percentage Yield

Rate Information - The rates appearing in this addendum are accurate as of the effective date indicated. The APY is available for new money only. Funds must not currently be deposited with PremierOne. The Dividend Rate and APY are fixed and will be in effect for the term of the certificate. The APY is based on the assumption that the dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Dividend Compounding and Crediting – The compounding and crediting frequency of dividends and dividend period are stated in the Rate Schedule. The dividend period is the account's term. The Dividend Period begins on the first day of the term and ends on the maturity date.

Accrual of Dividends – If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

How Interest is Calculated – Dividends, if applicable, are calculated using the Average Daily Balance, credited and compounded monthly and earned on a calendar monthly basis.

Minimum Balance to Open Account – Minimum deposit required to open this certificate is \$1,000.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed – You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed Annual Percentage Yield. If you do not maintain the minimum balance, you will not earn the stated APY.

Maximum Deposit Limit – The maximum deposit limit on the certificate is \$250,000.

Term – This is a 17 month single term certificate and will NOT automatically renew at maturity. The funds will rollover to an 18 month certificate and will earn dividends at the prevailing 18 month certificate dividend rate.

Transaction Limitations – After your certificate is opened you may not make additional deposits to the certificate.

Early Withdrawal Penalty - We may impose a penalty if you withdraw funds from your account before the maturity date.

- The penalty is as follows: Up to 6 months dividends and all accrued dividends
- How the Penalty Works: The penalty is calculated as a forfeiture of part or all of the dividends that have been earned on the account. The penalty will not be deducted from the account principal.