



Important Information for Promotional 17 Month Special Share Certificate

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.

Promotional Dividend Rates as of February 1, 2023		*APY=Annual Percentage Yield
Minimum Balance	Dividend Rate	APY*
\$1,000.00	3.924% (Opening Deposit Includes Existing Money and/or Less Than \$10,000 in New Money)	4.00%
\$1,000.00	4.410% (Opening Deposit Includes a Minimum of \$10,000 New Money or Opening Deposit Includes Existing Money and a Minimum of \$10,000 in New Money)	4.50%

New Money – New Money is defined as money not currently on deposit with PremierOne and must not have been deposited within the last 60 days.

Rate Information - The rates appearing in this addendum are accurate as of the effective date indicated. The following deposits will earn the dividend rate of 4.00% APY: Deposits consisting of existing money only, deposits consisting of existing money and less than \$10,000 in new money, or deposits consisting of less than \$10,000 in new money. The following deposits will earn the dividend rate of 4.50% APY: Deposits consisting of \$10,000 or more in new money or deposits consisting of existing money and a minimum of \$10,000 in new money. 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. Please refer to the current Rates on our website at PremierOneCU.org.

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 for the 4.00% APY or \$10,000 new money for the 4.50% Annual Percentage Yield.

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 4.00% Annual Percentage Yield or \$10,000 to obtain the 4.50% 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.

Penalty – After your certificate is opened you may make a withdrawal subject to the early withdrawal penalties stated below. If a withdrawal is made the entire balance must be withdrawn and the certificate closed:

- Early withdrawal penalty is up to 6 months of dividends and all accrued dividends.
- The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. The penalty will not be deducted from the account principal.