



JOHN Q DOE  
123 MAIN STREET  
ANYTOWN PA 12345-9870



		SHARE DESCRIPTION		NOTICE DATE
		6 MO CERTIFICATE		00/00/00
ACCOUNT	CERT NO.	ISSUE DATE	MATURITY DATE	BALANCE
000000	00	00/00/00	00/00/00	0,000.00

**To ABC Credit Union:**

Renew certificate for \_\_\_\_\_ months in the amount of \$\_\_\_\_\_. To increase the certificate, take the difference from Acct#: \_\_\_\_\_.

To decrease, transfer difference to:

Acct#: \_\_\_\_\_.

Signature\_\_\_\_\_

IF REQUESTING CHANGES TO YOUR ACCOUNT, PLEASE COMPLETE AND RETURN THIS PORTION WITH YOUR RENEWAL INSTRUCTIONS.



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**TRUTH-IN-SAVINGS DISCLOSURE**

- The minimum opening deposit is \$1,000.
- This certificate will be automatically renewed.
- Dividends begin accruing on the Issue or renewal date.
- Dividends are compounded daily and paid monthly.
- The rate is fixed for the term chosen.
- There is a seven (7) day grace period after renewal to make changes without penalty.
- Changes made during the grace period may change the maturity date.
- Reducing the balance below \$1,000 will be treated as closing.
- Penalties will apply to any amount other than paid dividends withdrawn prior to the maturity date. The penalty imposed will equal 30 days loss of dividends on terms of 12 months or less and 90 days loss of dividends on terms over 12 months.
- Early withdrawal penalty will be waived upon the death of the owner or joint owner(s).
- Any premature withdrawal will reduce the amount of dividends earned.
- Renewal dividend rate has not yet been determined. You may obtain these rates on or after your maturity date by calling 000-000-0000 or 1-800-000-0000. Rates are also available on the ABC/Net telephone voice response system at 000-000-0000 or 800-000-0000.