Thank you for your interest in the MWRD Employees' Credit Union Share Certificate (CD) Account program. We are providing you a Share Certificate Account Agreement Card, which needs to be signed by you and any joint owner(s) of the Share Certificate before returning it to our office.

Share Certificates may be purchased with new money, funds transferred from your share savings account, or a combination of both. You will receive a written notice of maturity at least 14 days prior to the maturity date of your Share Certificate. Share Certificates may be subject to penalty of up to 90 days interest for early withdrawal.

Please refer to the “Terms of Your Certificate Account and Truth in Savings Disclosure – Certificate Accounts” provided to you for full disclosure on our Share Certificate program.

Current terms and rates are listed below. Rates and terms are subject to change. Your effective rate will be the rate on the date that the signed agreement forms are received at the MWRD ECU.

<table>
<thead>
<tr>
<th>Share Certificate</th>
<th>Term</th>
<th>Rate</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 minimum</td>
<td>12 month</td>
<td>0.15</td>
<td>0.15</td>
</tr>
<tr>
<td>$10,000 minimum</td>
<td>24 month</td>
<td>0.25</td>
<td>0.25</td>
</tr>
<tr>
<td>$10,000 minimum</td>
<td>36 month</td>
<td>0.35</td>
<td>0.35</td>
</tr>
</tbody>
</table>

*APY=Annual Percentage Yield. 0.15% APY is based on a rate of 0.15; 0.25% APY is based on a rate of 0.25; 0.35% APY is based on a rate of 0.35. $10,000 minimum balance; substantial penalty for early withdrawal; rates effective November 1, 2021 and subject to change without notice. Contact a credit union representative for complete details.

To open a Share Certificate, please complete and return the form below along with the Account Agreement Card. If you have any questions regarding the Share Certificate program, please call 312-751-3111 and ask for the Savings Department.

312-751-3111 • www.mwrdecu.org

Federally insured by NCUA

## Share Certificate Account

Please choose:  

- [ ] 12 month  
- [ ] 24 month  
- [ ] 36 month

Please complete:  

- Share Certificate Amount: $___________________ (Minimum $10,000)
- Savings Transfer Amount: $___________________
- Check Deposit Amount: $___________________

Please choose Dividend Option:  

- [ ] Add to certificate  
- [ ] Mail check monthly  
- [ ] Transfer to Share Acct #____________

Please print:  

- NAME
- STREET ADDRESS
- CITY / ST / ZIP

X SIGNATURE DATE