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CERTIFICATE ACCOUNT AGREEMENT AND DISCLOSURE

Account Number

Certificate Account Number

Owner(s) Name

Current Date

Owner(s) Address

Certificate Opened Date

Maturity Date

Principal Amount	Dividend Rate	Annual Percentage Yield	Term in Months or Days
\$	%	%	

This account is non-negotiable and non-transferable. This is to certify that the above-named person(s) is/are the owner(s) of the above-referenced Certificate ("Account") at Orange County's Credit Union.

CERTIFICATE ACCOUNT TERMS AND CONDITIONS (SEE REVERSE SIDE)

Compounding and Crediting

Dividends will be compounded and credited as set forth in my original Certificate Account Agreement and Disclosure. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day I deposit noncash items (e.g., checks) to my account. The daily periodic rate is 1/365 of the annual dividend rate. If the Account is closed before dividends are posted, accrued dividends will not be paid. Dividends are compounded daily and paid to your account monthly. For certificate accounts, dividend are also paid on the final maturity/ transfer date. If the balance drops below the minimum balance requirement as set forth in the Dividend Rate Sheet, accrued dividends will not be paid.

Transaction Limitations

After the Account is opened, additional deposits to the Account are not permitted until the maturity date.

Early Withdrawal Penalties

The Account will mature on the date set forth on the reverse side of this Notice. The Credit Union will impose a penalty if a withdrawal of principal is made prior to the maturity date. The early withdrawal penalty will be as follows:

- 1) For Certificate Accounts with a term of 30 days or less, the penalty shall equal all the dividends earned.
- 2) For Certificate Accounts with a term of less than 12 months, the penalty shall equal all dividends earned or a period of 90 days or from the date the Certificate Account was issued, whichever is less.
- 3) For Certificate Accounts with a term of 12 months or greater, the penalty shall equal all dividends earned for a period of 180 days or from the date the Certificate Account was issued, whichever is less.

In accordance with Federal Reserve Board Regulations, the Credit Union may charge an early withdrawal penalty of seven (7) days dividends on amounts withdrawn within the first six (6) days after deposit.

Upon the death of the named Member owner, all funds in this Account, including accrued dividends, may be withdrawn without incurring a penalty.

The Annual Percentage Yield is based on an assumption that dividends will remain in the Account until maturity. An early withdrawal will reduce earnings.

Renewal Policies

This Account will automatically renew upon the maturity date and on the maturity date of any renewal term. There is a grace period of seven (7) days after the maturity date to withdraw funds in the Account without being charged an early withdrawal penalty. If automatically renewed, the Account will be renewed for a term equal or closest to that in effect of the initial term and at the dividend rate and Annual Percentage Yield in effect at that time for such a term.

Special Certificate Terms	Rollover Term at Maturity
3-11 months	6 months
13-17 months	12 months
19-23 months	18 months
25-35 months	24 months
37-47 months	36 months
49-59 months	48 months

f the balance drops below the minimum balance requirement as set forth in the Dividend Rate Sheet, accrued dividends will not be paid.

Other Terms and Conditions

This Account is subject to all applicable terms and conditions set forth in the Credit Union's Deposit Account and Truth in Savings Disclosure which is incorporated by this reference and receipt of which is acknowledged.

This Account is not transferable, except as defined in 12 CFR 204. No transfer of voting rights or other Membership privileges is permitted by virtue of a transfer of funds. Funds in this account are owned in the manner indicated on the signature card bearing the share savings account number one on the accounts number listed on the reverse side of this disclosure, unless a new signature card was signed specifically for this certificate.

The type of ownership selected in this Account may make this Account subject to the Multiple Party Account Laws. If this Account is issued in two or more names, the joint owners agree with each other and with the Credit Union that all sums now paid in or heretofore or hereafter paid in by any or all of them, including all dividends, are and shall be owned by said owners jointly and equally regardless of their net contributions with right of survivorship and shall be subject to withdrawal or receipt by any of them or their survivor or survivors. It is agreed that any such payment shall be valid and shall discharge the Credit Union from any liability. The Credit Union is not obligated to inquire as to the source of funds received for deposit from a joint account or to inquire as to the proposed use of any sums withdrawn from the Account.

The owner(s) agree that the Credit Union may:

1. Pay out funds or transact any business pertaining to this Account with the signature of any one of the account owners or the signature of any designated agent(s).
2. Mail all statements and notices to the address shown on the front unless advised otherwise in writing by joint owner(s).

The Credit Union's right and authority under this Account shall not be terminated by the owner(s), except by written notice, which shall not affect transactions performed prior to receipt of said written notice. In addition, if the Credit Union receives written notice from any owner that withdrawals in accordance with the terms of the account should not be permitted the Credit Union may refuse without liability to pay any sums on deposit pending determination of the rights of the owners. Further, if there is more than one owner and there is a conflict among them, the Credit Union may require all owners' signatures.

The owner(s) may pledge any or all of the principal on deposit in this Account as security for any loan(s) subject to the then current loan policies. Further, a pledge of funds in this Account by any owner shall be binding on all owners.

California law states that inactive accounts must be turned over to the State after a period of three (3) years if the owner(s) have not:

- a) Increased or decreased the amount of the Account or presented an appropriate record for crediting of interest or dividends, or
- b) Corresponded in writing with the Credit Union concerning the Account, or
- c) Otherwise indicated an interest in the Account as evidenced by a memorandum on file with the Credit Union.