CERTIFICATE RATES

Rates effective as of November 5, 2019

Certificate Term	Dividend Rate	Annual Percentage Yield	Minimum Balance*
6 Mo	.95%	.95%	$500
12 Mo	1.49%	1.50%	$500
12 Mo Save to Win	1.54%	1.55%	$25**
18 Mo	1.64%	1.65%	$500
24 Mo	1.79%	1.80%	$500
26 Mo Add-on	1.79%	1.80%	$500
30 Mo Bump-rate	1.79%	1.80%	$500
36 Mo	1.84%	1.85%	$500
48 Mo	1.89%	1.90%	$500
60 Mo	1.94%	1.95%	$500

IRA Certificates are available for all terms excluding Save to Win Certificates and Specials

General Conditions:

Rates. Certificate rates are subject to change on Tuesday morning of each week; special rate offers are subject to change at any time. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Edge Certificate rates only available to members 0-23 years of age. *Certificate RATES remain fixed for the term of the certificate, excluding Bump Rate certificates. Save to Win certificates are only available to members age 18 and above.*

Dividends. Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Crediting. Dividends will be credited quarterly. Once credited, dividends may be withdrawn without penalty. (IRA accounts and Save to Win certificates may be subject to other restrictions, see agreements for details.)

Balance. The minimum balance required to open each certificate is set forth above. Dividends are calculated by the Daily Balance method, which applies a daily periodic rate to the principal. After your account is opened you may not make additional deposits to your account, except for Add-On Certificates and Save to Win Certificates. Additional deposits of $500.00* or more are permitted at any time during the initial term of the Add On Certificates and additional deposits of any amount to Save to Win Certificates. Making additional deposits will not change the maturity date or other terms of the account. If the Add On Certificate or Save to Win Certificate is set to automatically renew, the Add On feature will continue for any renewal term

Accrual of Dividends. Dividends will begin to accrue on cash or noncash deposits (e.g. checks) on the business day you make the deposit to your certificate.

Maturity. Your account will mature on the maturity date set forth on your Certificate Disclosure Statement. Certificates, excluding specials, have an automatic renewal feature at maturity.

Penalties. There are substantial penalties for early withdrawal of certificate funds. Early withdrawal of certificate funds is subject to a penalty of one half of the interest that would be earned over the original term of the certificate. The penalty is calculated on the amount withdrawn. Save to Win Certificates are subject to distinctive penalty rules.

***Wherever $500 is stated, $100 applies for members 0-23 years of age. Please refer to your certificate disclosure form for specific details.**
****Maximum balance for a Save to Win certificate is $3,000.**

Peninsula CREDIT UNION

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