

**MAIN SHARE ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

The minimum required to open this account is \$5.00.

Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction limitations:**

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

**Par value of a share:**

The par value of a share in this account is \$5.00.

**THRIFT CLUB ACCOUNT / CHRISTMAS CLUB ACCOUNT  
ALL PURPOSE CLUB ACCOUNT / VACATION CLUB ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum balance requirement to open this account.

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

You may make withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before the end of the club year, then the amount of the club may be lower.

**Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

The minimum required to open this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you place noncash items to your account.

**WinCentive Restricted Savings**

Each member is limited to one WSA account. It permits deposits but otherwise limits withdrawals (see transaction limitations) to promote a minimum of 12 month savings period. You may make additional deposits in any denomination from time to time, and for each \$25 increase in a month-over-month savings, an account holder receives an entry into a prize drawing, for each \$25 increase in month-over-month balance, the account holder will earn one entry (up to 4 entries per month/12 entries per quarter and 48 entries per 12 month period), entered into an eligible Credit Union prize drawing.

**Transaction limitations:****Early withdrawal & associated penalties**

During the initial twelve (12) month savings period, and during each twelve (12) month savings period thereafter, account holder will be permitted a maximum of two (2) withdrawals in order to maintain a participant. An account holder must pay the following penalties for withdrawal: first withdrawal will assess \$10 penalty, and a second withdrawal will assess a \$25 penalty. If a 3<sup>rd</sup> withdrawal is performed within any twelve (12) month savings period, the account will be closed without penalty, and the account holder is prohibited from opening another WinCentive account for a period of 90 days. An account holder may also close the account at any time, without penalty. Closing the account will result in the forfeiture of prize entries.

**NOW ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum requirement to open this account.

You must maintain a minimum daily balance greater than \$25.00 in your NOW account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Payment Order of Items:**

The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest item first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy minimizes the number of items that may result in an overdraft or NSF fee. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**MONEY MARKET ACCOUNT**

**Rate Information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every day. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

The minimum required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

**MORTGAGE HOLDING ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum balance requirement to open this account.

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**CO-MAKER HOLDING ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum balance requirement to open this account.

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**ENERGY LOAN ACCOUNT**

**Rate Information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum balance requirement to open this account.

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

Available balance cannot exceed the balance on the Energy Loan, if so the amount will be transferred to your share account.

**HOME IMPROVEMENT SAVINGS ACCOUNT****Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

There is no minimum balance requirement to open this account.

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

Available balance cannot exceed the balance on the Home Improvement Loan, if so the amount will be transferred to your share account. You are not able to deposit or withdraw from this account. The Credit Union will issue all disbursements.

**IRA SAVINGS AND ROTH IRA SAVINGS**

**Rate Information:**

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the day of the regular monthly board of directors meeting. Accrued dividends are paid at account close.

**Minimum balance requirements:**

You must maintain a minimum daily balance greater than zero in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

**IRA SHARE CERTIFICATE AND ROTH IRA SHARE CERTIFICATE**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until the first maturity.

**Compounding frequency** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 and Jumbo Certificate \$50,000.00.

You must maintain a minimum daily balance of \$500.00 and Jumbo Certificate \$50,000.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than one year to a year:  
The penalty we may impose will equal one month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of thirteen months but less than 36 months:  
The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 37 months & over:

The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Automatically renewable account** – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will continue to accrue after final maturity for up to ten calendar days. The dividend rate will be the rate than being offered on like certificates.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which we have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**SHARE CERTIFICATE**

**Rate Information** - The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until the first maturity.

**Compounding frequency** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month.

**Dividend period** – For this account type, the dividend period is monthly.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 or Jumbo Certificate \$50,000.00.

You must maintain a minimum daily balance of \$500.00 or Jumbo Certificate \$50,000.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The period that we use is 365/366 days.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Time requirements** - Your account will mature \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than one year to a year:  
The penalty we may impose will equal one month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of thirteen months but less than 36 months:  
The penalty we may impose will equal three months dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 37 months & over:  
The penalty we may impose will equal six months dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Automatically renewable account** – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you

at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will continue to accrue after final maturity for up to ten calendar days. The dividend rate will be the rate than being offered on like certificates.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which we have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

### 13 MONTH IRA/ROTH/SHARE CERTIFICATE

**Rate Information** – The interest rate and annual percentage yield stated below are accurate. If you would like more current rate and yield information please call us at 617-635-4545. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Exchange Rate** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month and at maturity.

**Dividend period** – For this account type, the dividend period is monthly.

**Withdrawal of Interest Before Maturity** – the annual percentage yield assumes that interest remains on the deposit until maturity. A withdrawal of interest will reduce earnings.

**Effect of Closing an Account** – if you chose to close your account before interest is credited; you will receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 you must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The period that we use is 365/366 days

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** a penalty will be imposed for withdrawals before maturity.

- The penalty will be an amount equal to 90 days' interest on the amount withdrawn. The interest rate we will use to calculate the interest forfeiture will be the lower rate on the certificate.

**Renewal Policy**

**Automatically renewable account - Automatically renewable account** – This account will automatically renew at maturity to a 12 month certificate of deposit. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will continue to accrue after final maturity for up to ten calendar days. The dividend rate will be the rate than being offered on like certificates.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty

### 23 MONTH IRA/ROTH/SHARE CERTIFICATE

**Rate Information** – The interest rate and annual percentage yield stated below are accurate. If you would like more current rate and yield information please call us at 617-635-4545. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Exchange Rate** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month and at maturity.

**Dividend period** – For this account type, the dividend period is monthly.

**Withdrawal of Interest Before Maturity** – the annual percentage yield assumes that interest remains on the deposit until maturity. A withdrawal of interest will reduce earnings.

**Effect of Closing an Account** – if you chose to close your account before interest is credited; you will receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 you must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The period that we use is 365/366 days

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** a penalty will be imposed for withdrawals before maturity.

- The penalty will be an amount equal to 90 days' interest on the amount withdrawn. The interest rate we will use to calculate the interest forfeiture will be the lower rate on the certificate.

**Renewal Policy**

**Automatically renewable account - Automatically renewable account** – This account will automatically renew at maturity to a 24 month certificate of deposit. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will continue to accrue after final maturity for up to ten calendar days. The dividend rate will be the rate than being offered on like certificates.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty

### 34 MONTH EXCHANGE RATE TIME DEPOSITS

**Rate Information** – The interest rate and annual percentage yield stated below are accurate. If you would like more current rate and yield information please call us at 617-635-4545. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Exchange Rate** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month and at maturity.

**Dividend period** – For this account type, the dividend period is monthly.

**Determination of Rate** – You may exchange the interest rate on your account for a 36 month certificate.

**Frequency of Rate Change** – You may exercise your option to exchange the interest rate on your account once during the term of this account

**Limitations of Rate Changes** - the interest rate exchange feature will not be available during any renewals. There will be no charge for an exchange.

**Withdrawal of Interest Before Maturity** – the annual percentage yield assumes that interest remains on the deposit until maturity. A withdrawal of interest will reduce earnings.

**Effect of Closing an Account** – if you chose to close your account before interest is credited; you will receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 you must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the

principal in the account for each day of the period and dividing that figure by the number of days in the period. The period that we use is 365 days.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** a penalty will be imposed for withdrawals before maturity.

- The penalty will be an amount equal to 90 days' interest on the amount withdrawn. The interest rate we will use to calculate the interest forfeiture will be the lower rate on the certificate.

**Renewal Policy**

**Single Maturity** - This account will not renew automatically at maturity. If you do not renew the account it will be deposited to your share account unless you notify the Credit Union.

**46 MONTH EXCHANGE RATE TIME DEPOSITS**

**Rate Information** – The interest rate and annual percentage yield stated below are accurate. If you would like more current rate and yield information please call us at 617-635-4545. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Exchange Rate** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month and at maturity.

**Dividend period** – For this account type, the dividend period is monthly.

**Determination of Rate** – You may exchange the interest rate on your account for a 48 month certificate.

**Frequency of Rate Change** – You may exercise your option to exchange the interest rate on your account once during the term of this account

**Limitations of Rate Changes** - the interest rate exchange feature will not be available during any renewals. There will be no charge for an exchange.

**Withdrawal of Interest Before Maturity** – the annual percentage yield assumes that interest remains on the deposit until maturity. A withdrawal of interest will reduce earnings.

**Effect of Closing an Account** – if you chose to close your account before interest is credited; you will receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 you must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period that we use is 365 days.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** a penalty will be imposed for withdrawals before maturity.

- The penalty will be an amount equal to six months interest on the amount withdrawn. The interest rate we will use to calculate the interest forfeiture will be the lower rate on the certificate.

**Renewal Policy**

**Single Maturity** - This account will not renew automatically at maturity. If you do not renew the account it will be deposited to your share account unless you notify the Credit Union.

**58 MONTH EXCHANGE RATE TIME DEPOSITS**

**Rate Information** – The interest rate and annual percentage yield stated below are accurate. If you would like more current rate and yield information please call us at 617-635-4545. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

**Exchange Rate** – Dividends will be compounded every month.

**Credit frequency** - Dividends will be credited to your account every month and at maturity.

**Dividend period** – For this account type, the dividend period is monthly.

**Determination of Rate** – You may exchange the interest rate on your account for a 60 month certificate.

**Frequency of Rate Change** – You may exercise your option to exchange the interest rate on your account once during the term of this account

**Limitations of Rate Changes** - the interest rate exchange feature will not be available during any renewals. There will be no charge for an exchange.

**Withdrawal of Interest Before Maturity** – the annual percentage yield assumes that interest remains on the deposit until maturity. A withdrawal of interest will reduce earnings.

**Effect of Closing an Account** – if you chose to close your account before interest is credited; you will receive the accrued interest.

**Minimum balance requirements:**

The minimum balance required to open this account is \$500.00 you must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period that we use is 365 days.

**Daily balance computation method** - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** – Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity.

You can withdraw dividends anytime during the term of crediting after they are credited to your account.

**Early withdrawal penalties** a penalty will be imposed for withdrawals before maturity.

- The penalty will be an amount equal to six months interest on the amount withdrawn. The interest rate we will use to calculate the interest forfeiture will be the lower rate on the certificate.

**Renewal Policy**

**Single Maturity** - This account will not renew automatically at maturity. If you do not renew the account it will be deposited to your share account unless you notify the Credit Union.

**COMMON FEATURES**

**Bylaw requirements:**

You must complete payment of one share in your Main Share account as a condition of admission to membership.

**Transaction limitation** – We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund and Massachusetts Share Insurance Corporation (MSIC)** – Member accounts in this credit union are insured by MSIC and federally insured by the National Credit Union Share Insurance Fund.

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Draft printing..... (Fee depends on style of draft ordered)  
**Overdraft fees:** the categories of transactions for which an overdraft fee may be imposed are – checks, in-person withdrawals, ATM withdrawals or withdrawals by other electronic means.  
 Please refer to the fee schedule below

**Statement of Charges**

Checks	varies by style
Stop Payment order	\$8.00
Insufficient Funds charge per item	\$15.00
Uncollected Funds charge per item	\$15.00
Overdraft (OD) Protection tran fee	\$2.00
Return Check charge	\$2.00
Account Reconciliation, if Credit Union error	no charge
Account Reconciliation, if Member error, per hr.	\$10.00
<hr/>	
Money Order	\$1.00
ATM after 5 no Direct Dep.	\$1.00
Domestic Outgoing Wires	\$20.00
Replacement ATM/Debit Card after 1 free	\$8.00

**YOUR ACCOUNT**

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure of your periodic statement.**

**MAIN SHARE ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**CHRISTMAS CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**VACATION CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**ALL-PURPOSE CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**THRIFT CLUB ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**NOW ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**MONEY MARKET ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was more than \$0.00, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$20,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$19,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 4** - As of the last dividend declaration date, if your daily balance was \$50,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**MORTGAGE HOLDING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**CO-MAKER HOLDING ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**ENERGY LOAN ACCOUNT**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**HOME IMPROVEMENT SAVINGS ACCOUNT**

**Last declared dividend rate:** As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**34 MONTH EXCHANGE RATE TIME ACCOUNTS**

**Last declared dividend rate:** As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account

**46 MONTH EXCHANGE RATE TIME ACCOUNTS**

**Last declared dividend rate:** As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account

**58 MONTH EXCHANGE RATE TIME ACCOUNTS**

**Last declared dividend rate:** As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account

**IRA SAVINGS AND ROTH IRA SAVINGS**

**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ % on your account.

**IRA SHARE CERTIFICATE AND ROTH IRA SHARE CERTIFICATE**

**SHARE CERTIFICATE**

**Maturity notice** – Your \_\_\_\_\_ account will mature on \_\_\_\_\_, and will automatically renew unless you prevent it. The new maturity date will be \_\_\_\_\_. The dividend rate and annual percentage yield that will apply to your \_\_\_\_\_ account if it is renewed have not yet been determined. That information will be available on \_\_\_\_\_. After that date you may call the credit union during regular business hours at (617) 635-4545 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

