



PO Box 1496
Des Moines, IA 50305

Your savings are fully insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
NCUA
National Credit Union Administration • U.S. Government Agency

IRA Certificate

DATE OF ISSUANCE	DIVIDEND RATE	APY
	%	%

MEMBER NO.	ACCOUNT TYPE

TERM	CERTIFICATE NUMBER	MATURITY DATE
mos		

PRINCIPAL AMOUNT

OWNERS

(NON-TRANSFERABLE AS DEFINED IN REGULATION D)
The law prohibits payment of dividends in excess of available earnings.

NON-NEGOTIABLE

This original / renewal certificate is subject to the terms and conditions of the Share Certificate Account Agreement below and Truth in Savings Disclosure which is incorporated by reference.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The Credit Union offers a variety of certificate account options. Specific information relating to your individual account is shown above. The information below is of general nature and also pertains to your investment.

Ownership: If your certificate account is opened in the names of two or more persons, it is a joint ownership account with full rights of survivorship. Any of the joint owners may obtain withdrawals from the account at or prior to maturity and/or, as allowed by credit union policy, may pledge the account balance as collateral for a credit union loan.

Minimum Balance: The minimum balance required to open this account is \$1000.00 for this CD. If you must make a withdrawal that would reduce the balance below the required minimum, you may be required to withdraw the entire balance (the penalty would be applied to the entire withdrawal) or the rate will revert to the published rate on the original investment date.

Dividend Rate Information: The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors. The dividend rate on your account can be found above or in our rate schedule. You will be paid this rate until your initial certificate matures. Dividends are based on the Credit Union's available earnings at the end of a dividend period and, by Federal Regulations, cannot be guaranteed.

Average Balance Computation Method: Dividends are computed on the average daily balance, which is calculated by adding the balance in the account each day of the month and dividing that by the number of days in the month.

Dividend Period: The dividend period is quarterly. The first dividend period of the calendar year is January 1 through March 31. All other dividend periods would follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Compounding Frequency: Dividends will compound quarterly, unless otherwise paid. If you close this CD before dividends are credited, you will not receive accrued dividends for that period and your certificate will be cancelled.

Crediting Frequency: Interest will be credited to your account every quarter.

Transaction Limitations: After the account is opened, you may make additions into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. Additional deposits are limited to \$500 minimum per deposit.

Early Withdrawal Penalties: A penalty may be imposed for withdrawals before maturity.

<p>Term Up to 1 year More than 1 year</p>	<p>Early Withdrawal Penalty 60 days loss of dividends 180 days loss of dividends</p>
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Withdrawal of dividends prior to maturity: The annual percentage yield (APY) is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal Policy: This account will automatically renew on the maturity date. Each renewal term will be the same as the original one, beginning on the maturity date (unless we notify you in writing, before a maturity date, of a different term). The interest rate will be the same as we offer on new certificates of deposit accounts on the maturity date which have the same terms, minimum balance, if any, and other features as the original certificate of deposit.

There is a ten (10) business day grace period for withdrawals from this Certificate of Deposit after it matures. If this Certificate of Deposit is presented for payment on its maturity date or within ten (10) business days thereafter, no penalty shall be imposed but no interest shall be earned after the maturity date. Notices will be mailed to you 30 days in advance of the maturity date.