

ADDITION FINANCIAL CREDIT UNION

13 MONTH TERM SHARE CERTIFICATE

Rate Information - The dividend rate on your term share certificate account is 1.30% with an annual percentage yield of 1.31%. You will be paid this rate until maturity.

Compounding and crediting - Unless otherwise paid, dividends will be compounded every month. Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account. If you close your certificate account before dividends are credited, you will not receive accrued dividends.

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

Minimum balance requirements - The minimum balance required to open this account is \$1,000.

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 - After the account is opened, you may not make additions into the account. You may not make withdrawals of principal from your account before maturity. Principal withdrawn before maturity will forfeit all dividends earned and result in closure of the term share certificate account. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends only on the crediting dates.

Maturity requirements - Your account will mature after 13 months on _____.

Early withdrawal penalties - We will impose a penalty if you withdraw any of the original principal in your account before the maturity date. The penalty will equal all dividends paid or accrued on your account since origination date. 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.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Renewable account - This account will automatically renew at maturity into a traditional 12-month term share certificate. 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, your funds will be placed in a dividend-bearing account.

Each renewal term will be 12-months, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which 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.

Eligibility - Not eligible for Online Account Opening. Business accounts are not eligible. Maximum deposit \$13,000 per primary member.

Subject to change without notice.

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Maturity notice - Your term share certificate account will mature on _____, and it will automatically renew into a traditional 12-month term share certificate. After that date, you may visit AdditionFi.com or call the credit union during regular business hours at 407-896-9411 (Orlando) or 800-771-9411 (outside Orlando) to find out the dividend rate and annual percentage yield that will apply to your 12-month term share certificate.