



UNITED NEIGHBORS Federal Credit Union

Certificate No. _____ Account No. _____ New Renewal Simple Interest

Account Type: Single Joint Custodial/Trustee IRA

ISSUE DATE	MATURITY DATE	AMOUNT DEPOSITED	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD*

NON TRANSFERABLE

Name: _____

Name: _____

Address: _____

Address: _____

Social Security Number: _____

Social Security Number: _____

Payable On Death Payee: _____

This is to certify that the above named credit union member(s) is (are) the owners of this

CREDIT UNION TERM SHARE CERTIFICATE

If issued in the names of two or more owners, joint ownership with full rights of survivorship exists.

PRINCIPAL AMOUNT OF CERTIFICATE

We acknowledge your deposit in the stated amount payable on the maturity date herein specified, with dividends at the term share certificate rate per annum stated above. *The Annual Percentage Yield stated above assumes that all dividends earned are added to principal. You may NOT make additional deposits to this account during the term of this certificate (other than dividends credited to the principal amount hereof).

DIVIDENDS

Dividends, as earned, will be ADDED TO PRINCIPAL ONCE ON THE MATURITY DATE OF THE CERTIFICATE.

COLLATERAL

This certificate may NOT be pledged or assigned to any other party other than the credit union. Any owner may pledge this certificate as collateral security for a loan or loans from the credit union without the consent of the other owner(s).

MATURITY

You may renew, transfer, or close your Term Share Account at maturity. You will be notified in writing TEN (10) DAYS before the maturity of your Term Share Account. If you do not respond prior to the maturity of your account, the account balance will upon maturity be transferred to a regular share account and earn dividends at the variable dividend rate applicable to such accounts and the Term Share Account will cease to earn any dividends.

WITHDRAWALS BEFORE MATURITY

Credit union bylaws give the credit union the authority to require advance written notice of up to SIXTY (60) DAYS for withdrawals of any part of the principal hereof. Further, a penalty equal to ONE (1) MONTH dividends is imposed if term share certificate funds are withdrawn prior to the maturity date. At the option of the credit union, we may pay the account before maturity without imposing an early withdrawal penalty subsequent to the death of any owner or is determined legally incompetent by a court or other body of competent jurisdiction.

I/We have read and understand the above terms and conditions and affix my/our signature(s) hereto.

Member/Owner
Signature: _____

Authorized
Signature: _____

Member/Owner
Signature: _____

