

TRUTH-IN-SAVINGS DISCLOSURE

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.

Par value of a share:

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

SECONDARY 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.

If you close your account before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements:

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.

VISA SECURE 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.

If you close your account before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements:

The minimum required to open this account is the equivalent amount that your VISA credit card limit.

You must maintain this minimum daily balance to use the VISA credit card.

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.

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.

18/65 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 follows the ending date of a dividend period, and for the example above 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 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:

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

18/65 notification -

A consumer who is eligible for an 18-65 account has the responsibility of notifying the credit union of the consumer's status. Each member can have one 18/65 savings account, shall include a joint account in which the spouse of the eligible depositor, regardless of age, is the joint tenant therein or the joint tenant would otherwise be an eligible depositor, and establish and use for personal, family or household purposes. A consumer must meet the criteria of the age restrictions or the account will be converted to our Secondary Share Account.

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 balance 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 rate.

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.

18/65 CHECKING 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 follows the ending date of a dividend period, and for the example above 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 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:

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.

18/65 notification:

A consumer who is eligible for an 18-65 account has the responsibility of notifying the credit union of the consumer's status. Each member can have one 18/65 demand deposit account, shall include a joint account in which the spouse of the eligible depositor, regardless of age, is the joint tenant therein or the joint tenant would otherwise be an eligible depositor, and establish and use for personal, family or household purposes. A consumer must meet the criteria of the age restrictions or the account will be converted to our NOW Account.

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 balance 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:

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

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 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.

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.

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:

No minimum balance requirements apply to 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 place 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 first maturity.

Compounding frequency - Dividends will be compounded every month.

Crediting 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 not 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 months 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 thirty-seven months and 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 then 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 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 first maturity.

Compounding frequency - Dividends will be compounded every month.

Crediting 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.

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 not 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 months dividends on the amount withdrawn subject to penalty.

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 thirteen months but less than 36 months:
- If your account has an original maturity of thirty-seven months and 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 then 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 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.

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 deposit 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 or withdrawals by other electronic means.

Please refer to the fee schedule below.

Statement of Charges

Checking Accounts

Checks	varies by style
18/65 checks Basic.....	no charge
Insufficient Funds charge per item.....	\$25.00
18/65 Insufficient Funds charge per item.....	\$5.00
Uncollected Funds charge per item.....	\$25.00
18/65 Uncollected Funds charge per item	\$5.00
Stop Payment order.....	\$10.00
Overdraft (OD) Protection transaction fee	\$2.00
Checking Account – check copy	\$5.00
Dormant Checking Account after 365 days	\$2.00 /month

Debit/ATM Card

Transactions made at City of Boston Credit Union Participating SUM network or with direct deposit of Payroll check into CBCU Checking	no charge
Transactions made at City of Boston Credit Union Participating SUM network or without direct deposit of payroll check (1st 5 per month free)	\$1.00
Replacement ATM/Debit Card after 1 free	\$10.00
First Replacement Card.....	no charge
Express delivery of ATM or Debit Card.....	\$25.00 plus Delivery option Of choice

Checks

Treasurer's check	no charge
Money Order.....	\$2.00
Stop Payment on Treasurer's Check.....	no charge
Stop Payment on Money Order	no charge

Home Banking and Bill Payment

Home Banking	no charge
Bill payment service.....	no charge
eDocument Delivery of Monthly Statement	no charge
eDocument Deliver of Loan Bill	no charge
Bill Pay Expedited Payment.....	\$9.95/each
Bill Payment Stop Payment	\$10.00

Miscellaneous Fees

Return Check charge.....	\$6.00
Abandon Property.....	\$75.00
Tax/Levy/Garnishment.....	\$50.00
Notary Service	no charge
Incoming Domestic Wire.....	no charge
Outgoing Domestic Wire.....	\$25.00
Incoming International Wire	no charge
Outgoing International Wire	\$35.00
Account Reconciliation, if Credit Union error	no charge
Account Reconciliation, if Member error, per hr.	\$10.00
Coin Machine Use – Member	no charge
Coin Machine Use – Non-member.....	.25% of total coin

YOUR ACCOUNT

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

☐ SECONDARY 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.

☐ VISA SECURE 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.

☐ 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.

☐ 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.

☐ 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.

☐ 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.

☐ 18/65 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.

☐ 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.

☐ 18/65 CHECKING 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.

☐ **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.

☐ **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 it 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.

