

<b>CPM Federal Credit Union</b> 1066 E Montague Avenue N. Charleston, SC 29405 800.255.1513	<b>TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.</b>	<b>Truth-in-Savings Disclosure</b>
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The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. <b>If you have any questions or require current rate information on your accounts, please call the Credit Union at 843.747.6376 or 800.255.1513.</b>	Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00.	THE DATE OF THIS RATE SCHEDULE IS 12/20/2021 REFER TO OUR FEE SCHEDULE FOR APPLICABLE FEES
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The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Share Account	Share Savings Account	Secondary Savings	MyWay Savings Account	Performance Market Account	Simple Checking Account	Plus Checking Account	Essentials Checking Account	IRA Savings Account	Christmas Club Savings Account
<b>DIVIDEND RATE</b>									
<b>ANNUAL PERCENTAGE YIELD ("APY")</b>									
<b>Dividends Compounded</b>	Quarterly	Quarterly	Quarterly	Monthly	-	Quarterly	-	Quarterly	Quarterly
<b>Dividends Credited</b>	Quarterly	Quarterly	Quarterly	Monthly	-	Quarterly	-	Quarterly	Quarterly
<b>Dividend Period</b>	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	Monthly (Calendar)	-	Quarterly (Calendar)	-	Quarterly (Calendar)	Quarterly (Calendar)
<b>Minimum Opening Deposit</b>	\$5	-	-	\$2500	-	\$200	\$25	-	-
<b>Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule</b>	-	-	-	\$200 to earn APY and \$1,000 to avoid service charges	-	\$200 to earn APY and avoid service charges	-	-	N/A
<b>Balance Method to Calculate Dividends</b>	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	-	Average Daily Balance	-	Average Daily Balance	Average Daily Balance
<b>Account Limitations</b>	Account transfer and withdrawal limitations apply	Account transfer and withdrawal limitations apply	Account withdrawal limitations apply	Account transfer and withdrawal limitations apply	-	-	Account limitations apply.	Account transfer and withdrawal limitations apply	Account withdrawal limitations apply

	Dividend Rate	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Created	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Savings Certificate</b>										
<input type="checkbox"/> 3 Month			<b>Fixed Rate</b>	<b>\$250.00</b>	<b>Quarterly</b>	<b>Quarterly</b>	<b>Acct.'s Term</b>	<b>Not Allowed</b>	<b>Allowed See Transaction Limitations section</b>	<b>Automatic</b>
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<b>IRA Savings Certificate</b>										
<input type="checkbox"/> 3 Month			<b>Fixed Rate</b>	<b>\$250.00</b>	<b>Quarterly</b>	<b>Quarterly</b>	<b>Acct.'s Term</b>	<b>Not Allowed</b>	<b>Allowed See Transaction Limitations section</b>	<b>Automatic</b>
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/> 36 Month										
<input type="checkbox"/> 48 Month										
<input type="checkbox"/> 60 Month										
<input type="checkbox"/>										
<b>Youth and Young Adult Savings Certificate</b>										
<input type="checkbox"/> 3 Month			<b>Fixed Rate</b>	<b>\$100.00</b> <b>Maximum \$3000.00</b>	<b>Quarterly</b>	<b>Quarterly</b>	<b>Acct.'s Term</b>	<b>Allowed</b>	<b>Allowed See Transaction Limitations section</b>	<b>Automatic</b>
<input type="checkbox"/> 6 Month										
<input type="checkbox"/> 12 Month										
<input type="checkbox"/> 24 Month										
<input type="checkbox"/>										

**State Laws:** Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.

**Account Limitations:**

For Main Savings, Secondary Savings, IRA Savings and Performance Money Market Accounts you may make no more than six (6) transfer and/or withdrawals from your account to another account of yours or to a third party in any month by preauthorized, automatic, or online transfer by telephone or instruction or by check draft, debit card or similar order. If you exceed these limitations your account may be subject to a fee, be closed, or entries exceeding these limitations may be closed without notice. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or before November 1<sup>st</sup> and the account will remain open. If you wish to access the funds in your Christmas Club account at any other time you may be charged a fee. If you close your Christmas Club account, you will forfeit all accrued uncredited dividends. However, any accrued dividends will be paid to you if the withdrawal occurs within seven (7) days of the date the account is opened. For Essentials Checking Account there is a required \$300 direct deposit or allotment per month, a monthly maintenance fee as disclosed in the fee schedule, has no check writing privileges, has not Courtesy pay, has no BillPay, and Shared Branching is not allowed.