



Share Certificate

Description - 6 Month IRA CD

MEMBER NO.	ACCOUNT TYPE	CERTIFICATE NUMBER	DIVIDEND RATE	APY	TERM
8726360	142.1	55108	1.250%	1.26%	6 months

DATE OF RENEWAL	MATURITY DATE	PRINCIPAL AMOUNT	REFERENCE #	REQUIRED MINIMUM	BALANCE
02 APR 09	30 SEP 09	\$26,533.81	Ref. 5930922562		\$500

OWNER(S)
TAL NOVAK
9011 JEWELL AVE NE
ROCKFORD, MI 49341-1302

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The Credit Union offers a variety of term share 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 term share certificate 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. This certificate may not be pledged, transferred, or assigned to any party other than the Credit Union (12 CFR, Part 204)

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 quarter and dividing that by the number of days in the quarter.

Compounding and Crediting: Dividends will be compounded quarterly and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period: For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 31. All other dividend periods 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.

Minimum Balance Requirements: The minimum balance required to open this term share certificate is disclosed above. You must maintain at least \$5.00 in your regular share account.

Early Withdrawal Penalties A penalty may be imposed for withdrawals before maturity. Penalties do not apply if the withdrawal is made following the death of any joint owner or if the withdrawal is made after age 59 ½ from the credit union's Standard Individual Retirement Certificate. There may be certain circumstances, such as death or incompetence of any owner, where we may waive or reduce this penalty. See your Plan Disclosure if this account is part of an IRA or other tax qualified plan.

Term	Early Withdrawal Penalty
3 Months	Up to 31 days loss of dividends
6 Months	Up to 3 months loss of dividends
12, 18, 24, 36, 48 or 60 Months	Up to 6 months loss of dividends

Withdrawal of dividends prior to maturity: The annual percentage yield (APY) is based on an assumption that dividends and principal will remain in the term share certificate account until maturity. A withdrawal will reduce earnings and incur a penalty as described above.

Transaction Limitations: During any month you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, Debit Card transfer, internet computer transfer, telephonic order or instruction, or similar order to a third party. No more than three of the six transfer may be made by draft, Debit Card, (if applicable), or similar order to a third party. If you exceed the transfer limitations herein, your account may be assessed additional fees and/or will be subject to closure.

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). On the maturity date, the dividend rate you receive will be the same as those rates the Credit Union offers on new term share certificates which have the same term, minimum balance and other features of your original term share certificate.

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

NON-NEGOTIABLE

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