



Effective 1/1/19

COMMON FEATURES

Bylaw requirements—You must complete payment of one share into your Membership Share account as a condition of admission of membership. Notwithstanding any other specific account provision, we may, at any time require you to give us written notice of an intention to withdraw or transfer funds from any account not less than seven days and up to 60 days prior to withdrawals.

Nature of dividends—Dividends are paid from current income and available earnings, after required transfer to reserves at the end of a dividend period. Prospective dividend rates and yields are set forth on BFSFCU®'s Rate Sheets and are not guaranteed.

Transaction limitations—There are limits on certain withdrawals and transfers that may be made from Savings, E-Savings and Money Management Savings. Subject to availability, up to six preauthorized or automatic transfers of funds per month are permitted from your account to another of your accounts with us, or to a third party. Preauthorized or automatic transfers include transfers made at a pre-determined time or through BFSFCU's Audio Response or BFSFCU's Online Banking from this account to any of your other accounts with us or to a third party. Transfers also include Line of Credit or account convenience service agreements where money is automatically transferred from your Line of Credit or designated savings account to cover transactions that would otherwise be denied due to non-sufficient funds in any of your other accounts; and transfers to a third party. The date the transfer clears the account will determine whether these limits have been exceeded during any month. We have no duty to honor withdrawals or transfers beyond the applicable limits. If, within our sole discretion, we honor withdrawals or transfers that are beyond the applicable limits, we may impose excess transactions fees. If these limitations are exceeded, we may, in our sole discretion, close your account and/or transfer the funds to another account that you are eligible to maintain. There is no limit on the frequency of withdrawals or transfers that may be made in person or (subject to availability) by mail, messenger, telephone (but by telephone only when a check for the withdrawn funds is mailed directly to you) or ATM, but each such withdrawal or transfer must be made using only those forms and devices provided or approved by us for this account. Also, there is no limitation on transfers for the purpose of repaying loans and associated expenses where the loan has been made by us.

National Credit Union Share Insurance Fund—Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

MEMBERSHIP SHARE

Rate information—This account type does not earn dividends.

Minimum balance requirements—\$5.00 in par value or the purchase of one share in the Credit Union must be maintained at all times.

Transaction limitations—This is a non-transaction account and deposits may be made only to maintain the par value as stated in our Bylaws. Please see the Bylaw requirements in the Common Features section for additional information.

SAVINGS

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited every quarter.

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, and the ending date of such dividend period is 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.

Minimum balance requirements—No minimum balance requirements apply to this account. Deposits may be made in amount at any time.

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—See Common Features Section.

CHECKING

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited every month.

Minimum balance requirements—No minimum balance requirements apply to this account. Deposits may be made in any amount at any time.

Transaction limitations—There is no limit on the frequency of withdrawals or transfers that may be made directly to another of your accounts with us, or to third parties, either in person or by (subject to availability) negotiable order of withdrawal, check, draft, debit card, electronic order, or instruction, mail, messenger, telephone, ATMs, but each such withdrawal or transfer must be made using only those forms and devices provided by us for this type of account.

E-SAVINGS (ES)

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited every quarter.

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, and the ending date of such dividend period is 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.

Minimum balance requirements—The minimum balance required to open this account is \$10,000.00. You must maintain a minimum daily balance of \$10,000.00 to avoid a monthly low balance fee. You may make additions into the account at any time.

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 make additions into the account at any time.

There are limitations on certain withdrawals and transfers that may be made from this account. The first withdrawal or transfer from the account processed in a calendar month is “fee free”; however, the second and all subsequent withdrawals or transfers from the account processed during each calendar month will be subject to a processing fee.

See Common Features Section for additional Transaction Limitations.

Fees and charges—See BFSFCU’s Share Account Agreement and Fee Schedule for additional terms and conditions.

Statements—You agree to receive periodic e-statements for your membership, including this account, electronically. See BFSFCU’s Online Banking Agreement and Disclosure for more information.

MONEY MANAGEMENT SAVINGS (MMS)

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited 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 last day of the dividend period and for the example above is January 31.

Minimum balance requirements—You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield (APY).

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—See Common Features Section.

MONEY MANAGEMENT CHECKING (MMC)

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited 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 last day of the dividend period and for the example above is January 31.

Minimum balance requirements—You must maintain a minimum daily balance of \$2,500.00 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—There is no limit on the frequency of withdrawals or transfers that may be made directly to another of your accounts with us, or to third parties, either in person or by (subject to availability) negotiable order of withdrawal, check, draft, debit card, electronic order, or instruction, mail, messenger, telephone, ATMs, but each such withdrawal or transfer must be made using only those forms and devices provided by us for this type of account.

Fees and charges—You must maintain a minimum balance of \$2,500.00 to avoid a monthly low balance fee. See BFSFCU's Share Account Agreement and Fee Schedule for additional terms and conditions.

SHARE CERTIFICATE (SC)

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will not compound on the 91 day and 6 month terms and will be paid and credited at maturity. Dividends will compound and be credited quarterly and at maturity for the 9, 12, 18, 24, 30, 36, 48, 60 and 72 month terms.

Dividend period—For this account type, dividends on 91-Day and 6-Month SCs are paid at maturity. Dividends on SCs with terms of 9 months and greater are compounded quarterly and credited on the last day of the quarter (March, June, September, and December) and on the date of maturity.

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 (APY).

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. Dividends credited can be withdrawn without penalty at any time during the term of the certificate.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be stated on the Agreement and Disclosure Statement issued to you at the time your account is opened. Generally, these certificates are issued for terms of 91 days, 6, 9, 12, 18, 24, 30, 36, 48, 60 or 72 months.

Early withdrawal penalties—A penalty may be imposed for withdrawals of principal prior to maturity. If your account has an original maturity of 12 months or less, the penalty we may impose will be the greater of seven days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 90 days. If your account has an original maturity date of more than one year, the penalty we may impose will be the greater of seven days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. Withdrawals that reduce the balance below the minimum required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance.

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. See your plan disclosure if this is part of an IRA or other tax qualified plan, as other exceptions may apply.

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

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) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new certificates on the maturity date which have the same term, minimum balance (if any) and other features as the original share certificate account.

You will have a grace period of seven (7) calendar days after maturity to withdraw funds without being charged an early withdrawal penalty.

JUMBO SHARE CERTIFICATE (JSC)

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—For certificates with terms of 6 months or less, dividends will not compound and will be paid at maturity. Dividends will be credited and compound quarterly and at maturity for the 12 and 18 month terms.

Dividend period—For this account type, the dividends are paid at maturity for the 4-Week, 91-Day and 6-Month JSCs. Dividends on JSCs with terms of 12 months and greater are compounded quarterly and credited on the last day of the quarter (March, June, September, and December) and on the date of maturity.

Minimum balance requirements—The minimum balance required to open this account is \$100,000.00. You must maintain a minimum daily balance of \$100,000.00 in your account each day to obtain the disclosed annual percentage yield (APY).

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. Dividends credited may be withdrawn at any time during the term without penalty.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be stated on the Agreement and Disclosure Statement issued to you at the time your account is opened. Generally, these certificates are issued for terms of 4 weeks, 91 days, 6, 12 and 18 months.

Early withdrawal penalties—A penalty may be imposed for withdrawals before maturity. If your account has an original maturity of 9 weeks or less, the penalty we may impose will be the greater of seven days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 31 days. If your account has an original maturity of one year or less, but more than 9 weeks, the penalty we may impose will be the greater of seven days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 90 days. If your account has an original maturity of more than one year, the penalty we may impose will be the greater of seven days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. Withdrawals that reduce the balance below the minimum required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance.

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 (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

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) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new Share Certificate accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original share certificate account.

You will have a grace period of seven (7) calendar days after maturity to withdraw funds without being charged an early withdrawal penalty.

YOUNG SAVERS SHARE CERTIFICATE (YSSC)

Age requirement—The owner of the account must be under the age of 18 at the time the account is opened or renewed. Once the account owner reaches the age of 18, the YSSC will be transferred to the associated Savings upon maturity.

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting—Dividends will be compounded and credited quarterly and at maturity. 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, and the ending date of such dividend period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements—The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

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 make additions into the account until the maturity date stated on the account.

Monthly deposit requirement—A monthly deposit of a minimum of \$20 is required. If a monthly deposit of at least \$20 is not made, the Credit Union reserves the right to cancel the YSSC and charge an early withdrawal penalty.

Time requirement—The qualifying period and corresponding maturity date for this Share Certificate account will be one (1) year. The qualifying period and corresponding maturity date will be stated on the Agreement and Disclosure Statement that will be issued to you at the time you open your account.

Early withdrawal penalties—A penalty may be imposed for withdrawals prior to maturity. The penalty we may impose will be the greater of seven (7) days dividends

on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. Withdrawals that reduce the balance below the minimum required to maintain the account will result in the assessment of an early withdrawal penalty on the remaining balance. 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.

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

Automatically renewable account—This account will automatically renew at maturity provided the account owner has not attained the age of 18. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new YSSCs on the maturity date which have the same term, minimum balance (if any) and other features as the original YSSC.

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

RATEKEEPER SHARE CERTIFICATE (RKSC)

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting—Dividends will be compounded and credited quarterly and at maturity. 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, and the ending date of such dividend period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

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.

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. Dividends credited may be withdrawn during the term without penalty.

Time requirement—For this account type, the qualifying period is 15 months. The qualifying period and corresponding maturity date will be stated on the Agreement and Disclosure Statement that will be issued to you at the time you open your account.

Early withdrawal penalties—A penalty may be imposed for withdrawals prior to maturity. The penalty we may impose will be the greater of seven (7) days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. 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. Withdrawals that reduce the balance below the minimum required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance. 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 (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

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) or we receive written notice from you within the grace period mentioned below. 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. **Prior to the maturity date you may request one additional 15-Month term at the initial dividend rate.** Future renewals will be at the offering rate in effect for new RKSCs on the maturity date which has the same term, minimum balance (if any) and other features as the original RKSC.

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

WEALTHBUILDER SHARE CERTIFICATE (WBSC)

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting—Dividends will be compounded and credited quarterly. 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, and the ending date of such dividend period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

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 to obtain the disclosed annual percentage yield (APY).

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 must make monthly additions into the account until the maturity date stated on the account. Dividends credited may be withdrawn during the term at any time without penalty.

Monthly deposit requirement—A monthly deposit of at least \$50 is required. If a monthly deposit of at least \$50 is not made, the Credit Union reserves the right to cancel the WBSC and charge an early withdrawal penalty.

Time requirement—For this account type, the qualifying period is 24 months. The qualifying period and corresponding maturity date will be reflected on the Agreement and Disclosure Statement that will be issued to you at the time the account is opened.

Early withdrawal penalties—A penalty may be imposed for withdrawals prior to maturity. The penalty we may impose will be the greater of seven (7) days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. 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. Withdrawals that reduce the balance below the minimum

required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance. 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 (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

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) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new WBSCs on the maturity date which have the same term, minimum balance (if any) and other features as the original WBSC.

You will have a grace period of seven (7) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

5-YEAR HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of 5 years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be (5) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A Penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (24) months of dividends, not compounded. A penalty will result in the reduction of principal when the accrued dividend is not sufficient to cover the full amount of the 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.

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

Automatically renewable account—This account will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

6-YEAR HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of (6) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be (6) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A Penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (27) months of all dividends that would have accrued.

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.

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

Automatically renewable account—This account will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

7-YEAR HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the Share Certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of seven (7) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this Share Certificate will be seven (7) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the Share Certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (30) months of all dividends that would have accrued.

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.

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

Automatically renewable account—These accounts will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

10-YEAR HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the Share Certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a Share Certificate account with a term of (10) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this Share Certificate will be ten (10) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the Share Certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (36) months of all dividends that would have accrued.

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.

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

Automatically renewable account—These accounts will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) SHARE SAVINGS

Rate information—The prospective dividend rate and corresponding annual percentage yield (APY) may change at our sole discretion, at any time, and without notice as determined by the Credit Union Board of Directors.

Compounding and crediting—Dividends will be compounded and credited every quarter.

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, and the ending date of such dividend period is 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.

Minimum balance requirements—The minimum balance required to open and maintain this account is \$100.00. You must maintain a minimum daily balance of \$100.00 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 make additions into the account at any time. Additions over a certain amount per year may trigger tax liabilities under federal tax laws governing IRA accounts. BFSFCU is not responsible for monitoring the maximum amount of additions that may be made under such laws.

Requests to withdraw funds must be made in writing by the account owner. BFSFCU does not limit the amount or frequency of such withdrawals. However, regardless of whether a penalty or limit on withdrawals is imposed by BFSFCU, withdrawals from the account are subject to the income tax payments, penalties and limits imposed by the federal tax laws governing IRA accounts and the IRA plan documents for this account.

Notwithstanding any other provision, we may at any time require you to give prior written notice of any intention to withdraw or transfer funds from the account not less than seven (7) days and up to 60 days prior to withdrawal.

National Credit Union Share Insurance Fund—IRA accounts in this Credit Union are federally insured.

For additional account terms and information, refer to the Share Account Agreement, Fee Schedule, and IRA Plan documents which establish your IRA Plan with BFSFCU.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) FIXED-RATE SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting—Dividends will be compounded and credited quarterly and at maturity. 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, and the ending date of such dividend period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

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 (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be stated on the Agreement and Disclosure Statement issued to you at the time your account is opened. Generally, these certificates are issued for terms of 12, 24, 36, 48 and 60 months.

Early withdrawal penalties—A penalty may be imposed for withdrawals of principal prior to maturity. If your account has an original maturity of 12 months or less, the penalty we may impose will be the greater of seven (7) days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 90 days. If your account has an original maturity date of more than one year, the penalty we may impose will be the greater of seven (7) days dividends on the amount withdrawn, or all

dividends that have been earned not to exceed 180 days. Withdrawals that reduce the balance below the minimum required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance. IRS taxes and penalties may apply. BFSFCU is not responsible for making that determination.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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.

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

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) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new Share Certificate accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original share certificate account.

You will have a grace period of seven (7) calendar days after maturity to withdraw funds without being charged an early withdrawal penalty.

JUMBO IRA SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) on this account are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will be credited and compound quarterly and at maturity. Alternatively, you may choose to have dividends paid to you or to another account upon payment and crediting rather than credited to this account.

Dividend period—Dividends are compounded quarterly and credited on the last day of the quarter (March, June, September, and December) and on the date of maturity.

Minimum balance requirements—The minimum balance required to open this account is \$100,000.00. You must maintain a minimum daily balance of \$100,000.00 in your account each day to obtain the disclosed annual percentage yield (APY).

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. Dividends credited may be withdrawn at any time during the term without penalty.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be stated on the Agreement and Disclosure Statement issued to you at the time your account is opened. Generally, these certificates are issued for terms of 12, 24, 36, 48 and 60 months.

Early withdrawal penalties—If your account has an original maturity of more than one year, the penalty we may impose will be the greater of seven (7) days dividends on the amount withdrawn, or all dividends that have been earned not to exceed 180 days. Withdrawals that reduce the balance below the minimum required to maintain the account will result in an assessment of an early withdrawal penalty on the remaining balance. IRS taxes and penalties may also apply. BFSFCU is not responsible for making that determination.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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 (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

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) or we receive written notice from you within the grace period mentioned below. 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 the same as the original term, beginning on the maturity date. The dividend rate will be the offering rate in effect for new Share Certificate accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original Share Certificate account.

You will have a grace period of seven (7) calendar days after maturity to withdraw funds without being charged an early withdrawal penalty.

5-YEAR INDIVIDUAL RETIREMENT ACCOUNT HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of 5 years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this certificate will be (5) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at

any time during the term of the certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A Penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (24) months of dividends, not compounded. A penalty will result in the reduction of principal when the accrued dividend is not sufficient to cover the full amount of the penalty.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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.

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

Automatically renewable account—This account will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

6-YEAR INDIVIDUAL RETIREMENT ACCOUNT HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of (6) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—

The qualifying term and corresponding maturity date for this certificate will be (6) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—

You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—

A Penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (27) months of all dividends that would have accrued.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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.

Withdrawal of dividends prior to maturity—

The annual percentage yield (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account—

This account will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

7-YEAR INDIVIDUAL RETIREMENT ACCOUNT HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the Share Certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a share certificate account with a term of seven (7) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this Share Certificate will be seven (7) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the Share Certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (30) months of all dividends that would have accrued.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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.

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

Automatically renewable account—These accounts will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

10-YEAR INDIVIDUAL RETIREMENT ACCOUNT HIGH-YIELD SHARE CERTIFICATE

Rate information—The dividend rate and annual percentage yield (APY) are determined by the Credit Union Board of Directors. The dividend rate will be fixed for the term.

Compounding and crediting frequency—Dividends will compound and be credited quarterly and at maturity.

Dividend period—The dividend period begins on the date the Share Certificate is opened and ends on the stated maturity date.

Minimum balance requirements—The minimum balance required to open a Share Certificate account with a term of (10) years is \$1,000.00. You must maintain the minimum daily balance in your account each day to obtain the disclosed annual percentage yield (APY).

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.

Time requirement—The qualifying term and corresponding maturity date for this Share Certificate will be ten (10) years as stated on the Agreement and Disclosure Statement issued to you at the time your account is opened.

Transaction limitations—You may not make additions into the account until the maturity date stated on the account. Dividends credited can be withdrawn without penalty at any time during the term of the Share Certificate. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

Early withdrawal penalties—A penalty is imposed for early withdrawal of any principal before the maturity date. This will reduce earnings on the account. You must provide your request in writing. The penalty is calculated on the principal amount withdrawn and is equal to (36) months of all dividends that would have accrued.

A penalty will be assessed for withdrawals where the IRA plan participant has not reached age 70½, the age for required minimum distribution.

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.

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

Automatically renewable account—These accounts will not automatically renew upon maturity. If you do not provide reinvestment instructions, your funds will be placed in a dividend bearing account after the maturity date.

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