



EFFECTIVE DATE _____

ACCOUNT NUMBER _____

MATURITY DATE	CURRENT BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
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SHARE CERTIFICATE AND IRA SHARE CERTIFICATE ACCOUNT DISCLOSURE

	Consumer	Business
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Minimum Balance to Open

Share Certificate -	\$500	\$500
Bump-Up Share Certificates -	\$500	NA
IRA Share Certificate -	\$500	NA
Jumbo Share Certificate -	\$100,000	\$100,000

Dividend Rate

The dividend rate and Annual Percentage Yield (APY) for Share Certificates and IRA Share Certificates will remain in effect until the maturity date for the certificate. Terms are available from 6 months to five years. The APY is based on an assumption that the dividends will remain on deposit until maturity. Any withdrawal or transfer will reduce earnings.

Dividend Computation, Compounding and Crediting

All dividends are compounded monthly on the day the certificate was issued. Dividends are computed on the actual balance in the account using the daily balance method, which calculates the daily periodic rate on the balance in the account each day. Dividends will begin to accrue on the calendar day of the deposit. IRA dividends post at the end of the month, not on the date the certificate was issued.

Effect of Closing an Account

Any certificate that is closed prior to the end of the dividend period will be paid accrued dividends for the period.

Renewal Policy

A renewal notice will be sent prior to the maturity of the certificate 30 days prior to the maturity date. All 6,12,18,24,30,36,48 and 60 month Promo Jumbo Add-On Share Certificates will renew as standard non-promotional rate, non-add-on products with the same term as the maturing certificate, if available. All other Share Certificates will automatically renew with the same term as the maturing certificate and at the dividend rate in effect on the maturity date, if available. If an existing Share Certificate product is not offered at the time of renewal, you may withdraw the funds or choose to open an available Share Certificate product. There is a grace period of 7 calendar days after the maturity date to select a different term, or to make a withdrawal or an additional deposit without incurring an early withdrawal penalty. If funds are added to the certificate during the grace period, they will earn dividends from the date of the deposit and will not be backdated to the previous maturity date.

Early Withdrawal

Withdrawals before the maturity date are subject to an early withdrawal penalty. The credit union may require up to 60 days written notice prior to any intended withdrawal in accordance with federal credit union bylaws. The penalty is calculated as a forfeiture of part or all of the dividends. Withdrawals within six days of opening a certificate will be assessed a penalty of seven days dividends which may invade principal. The penalty applies to the amount withdrawn each time a withdrawal is made, and is based on the dividend rate in effect at the time of the withdrawal. The penalty will equal 90 days of dividends for accounts with terms of 12 months or less, and 180 days of dividends for account with terms greater than 12 months. If dividends are insufficient to cover any applicable penalties, there is the possibility of a principal reduction.

Bump-Up Certificates

The Bump-Up Certificate features a 30-month term with a one-time option to bump up to a higher rate, which can be requested after the certificate has been opened for at least six months.

IRA Share Certificates

There are no penalties for the withdrawal of dividends or Required Minimum Distributions (RMD) prior to maturity, as outlined by the Internal Revenue Service (IRS) age requirements. All other early withdrawals are subject to IRS guidelines. Please consult a qualified tax advisor to discuss your specific circumstances.

Note

Accounts may not be pledged, transferred or assigned to any party other than GTE Financial. All deposits made at GTE Financial are subject to review and acceptance by the credit union in accordance with its business policies and procedures.

Promotional/Special Rates do not apply to Bump-Up Share Certificates.