Certificate Agreement Terms and Conditions Disclosure

1. CERTIFICATES

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends calculated from the date of withdrawal for the respective time periods set forth below. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event the principal balance is reduced below the Minimum Qualifying Amount, the certificate will be closed, and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one (1) year or less, the early withdrawal penalty is ninety (90) days forfeiture of dividends. If the maturity of this certificate is more than one (1) year but less than thirty-six (36) months, the early withdrawal penalty is one hundred eighty (180) days forfeiture of dividends. If the maturity of this certificate is thirty-six (36) months or greater, the early withdrawal penalty is three hundred sixty-five (365) days forfeiture of dividends. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. The credit union allows penalty-free withdrawals from IRA certificates for members age 59 ½ and over, or as required by law. The disposition of a certificate in the name of a business, club, organization, or association shall be authorized by the Manager(s), Member(s), Partner(s), Officer(s), or Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the original term length, dividend rate, and APY in effect for a like term regular non-promotional certificate (e.g., if the term of promotional certificate was eighteen (18) months, the certificate will automatically renew at 18-month intervals at the current advertised rate for a regular 18-month certificate).

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six (6) calendar days after the maturity date. Rates for certificates are determined each Tuesday for the following week, and may be found online at WingsCO.com, or by calling our telephone banking system at (719) 591-7717. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

2. FLEX CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends calculated from the date of withdrawal for the respective time periods set forth below. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. This certificate has a one-time option to withdraw up to fifty percent (50%) of the current balance without penalty. If the maturity of this certificate is one (1) year or less, the early withdrawal penalty is ninety (90) days forfeiture of dividends. If the maturity of this certificate is more than one (1) year, but less than thirty-six (36) months, the early withdrawal penalty is one hundred eighty (180) days forfeiture of dividends. If the maturity of this certificate is thirty-six (36) months or greater, the early withdrawal penalty is three hundred sixty-five (365) days forfeiture of dividends. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. The credit union allows penalty-free withdrawals from IRA certificates for members age 59 ½ and over, or as required by law. The Minimum Qualifying Amount to open a Flex Certificate is one thousand dollars ($1,000). The disposition of a certificate in the name of a business, club, organization, or association shall be authorized by the Manager(s), Member(s), Partner(s), Officer(s), Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY) assumes that dividends remain on deposit until maturity. A reduction in balance or withdrawal of dividends will reduce earnings. You can make one (1) additional deposit of a minimum increment of one thousand dollars ($1,000) within the first year of account opening. Additionally, you can select a one-time step-up option to change the rate to the current dividend rate based on the original term.

Upon expiration of the initial term, the certificate will be automatically renewed for the length of the original term, with the same features, including the withdrawal, one-time additional deposit and rate change features. The dividend rate and the APY in effect will be for a like term Flex Certificate. Notice for alternate disposition must be received by the credit union within six (6) days following the maturity date or if the Principal Amount is under the Minimum Qualifying Amount of one thousand dollars ($1,000). Rates for certificates are determined each Tuesday for the following week, and may be found online at WingsCO.com, or by calling our telephone banking system at (719) 591-7717. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

3. HSA CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event the principal balance is reduced below the Minimum Qualifying Amount, five hundred dollars ($500) for a non-promotional regular certificate, the certificate will be closed, and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one (1) year or less, the early withdrawal penalty is ninety (90) days forfeiture of dividends on the withdrawal amount. If the maturity of this certificate is more than one (1) year, but less than thirty-six (36) months, the early withdrawal penalty is one hundred eighty (180) days forfeiture of dividends on the withdrawal amount. We may waive the penalty in certain circumstances such as death of owner. Withdrawals from this HSA certificate account are reportable as a distribution to the IRS. Contributions to this HSA certificate may be limited by IRS guidelines or by the credit union's policies.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the length of the original term. The dividend rate and APY in effect will be for a like term regular non-promotional certificate (e.g., if the term of promotional certificate was eighteen (18) months, the certificate will automatically renew at 18-month intervals at the current advertised rate for a regular 18-month certificate).

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six (6) calendar days after the maturity date. Rates for certificates are determined each Tuesday for the following week, and may be found online at WingsCO.com, or by calling our telephone banking system at (719) 591-7717. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

4. YOUTH CERTIFICATE

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. In the event, the principal balance is reduced below the Minimum Qualifying Amount, five hundred dollars ($500) for a non-promotional regular certificate, the certificate will be closed, and the funds transferred to another savings account owned by the member. If the maturity of this certificate is one (1) year or less, the early withdrawal penalty is ninety (90) days forfeiture of dividends. If the maturity of this certificate is more than one (1) year, but less than thirty-six (36) months, the early withdrawal penalty is one hundred eighty (180) days forfeiture of dividends. We may waive the penalty in certain circumstances such as death of owner.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The annual percentage yield (APY) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings. You cannot make additional deposits during the term of the certificate other than credited dividends.

When your certificate matures it will automatically renew for the length of the original term. The dividend rate and APY in effect will be the current Youth Certificate rate. Once the certificate holder reaches eighteen (18) years of age, the Youth Certificate will convert to a regular non-promotional certificate of like term at renewal. The dividend rate and annual

percentage yield (APY) will be for a like term regular non-promotional certificate (e.g., if the term of Youth Certificate was twelve (12) months, the certificate will renew at 12-month intervals at the advertised rate for a regular 12-month certificate).

If you want us to take some other disposition action, you must provide notice of how you want us to apply the certificate proceeds within six (6) calendar days after the maturity date. Rates for certificates are determined each Tuesday for the following week and may be found online at WingsCO.com, or by calling our telephone banking system at (719) 591-7717. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

5. MY SAVINGS BUILDER

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. The penalty is a forfeiture of earned dividends. If dividends are insufficient to cover the early withdrawal penalty, the remaining portion will be deducted from the principal. If the principal balance is reduced below the Minimum Qualifying Amount of twenty-five dollars ($25), then the certificate account will be closed, and all funds will be transferred to another savings account owned by the member. The Minimum Qualifying Amount for a non-promotional regular certificate is five hundred dollars ($500). If the maturity of this certificate is one (1) year or less, the early withdrawal penalty is ninety (90) days forfeiture of dividends. If the maturity of this certificate is more than one (1) year, but less than thirty-six (36) months, the early withdrawal penalty is one hundred eighty (180) days forfeiture of dividends. We may waive the penalty in certain circumstances such as death of owner.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The Annual Percentage Yield (APY) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

This certificate has an initial term of six (6) months and requires at least one (1) monthly automatic transfer deposit of five dollars ($5) or more to be made to the certificate until it attains an account balance of one thousand dollars ($1,000). The certificate will continue to automatically renew every six (6) months under the current published dividend rate and terms until the account balance exceeds one thousand dollars ($1,000), at which time, the certificate will be immediately converted to the dividend rate and terms of a non-promotional regular six (6) month certificate. This type of certificate is limited to one (1) per member.

If monthly automatic transfer deposits of at least five dollars ($5) are not conducted, then the account will convert to the dividend rate and terms of a non-promotional regular six (6) month certificate at the beginning of the next calendar month. If deposits or transfers to the account exceed a total of one thousand dollars ($1,000), then the account will be immediately converted to the dividend rate and terms of a non-promotional regular six (6) month certificate.

Within six (6) days after the initial or any renewal maturity date, you must provide notice if you do not wish the certificate to automatically renew under the terms listed herein. Dividend rates for certificates are determined each Tuesday for the following week, and may be found online at WingsCO.com, or by calling our telephone banking system at (719) 591-7717. In addition, rates may be obtained by calling a member service representative at (719) 574-1100 or 800-525-9623.

6. MY SAVINGS STARTER

Dividends are computed on a simple interest basis and paid at maturity. The minimum balance required to open a My Savings Starter Certificate is twenty-five dollars ($25). Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal balance in the account at the end of each day. Dividends will begin to accrue on the business day of deposit.

Minimum term is six (6) months, maximum term is twelve (12) months. The term of the My Savings Starter Certificate is determined by the member. This certificate will automatically renew at the prevailing rate until you instruct us in writing to close this product. Any automatic transfers that you set up on this account will continue into each renewal period unless you withdraw your transfer authorization. The penalty to close this account prior to maturity is the loss of all accrued dividends. After your account is opened, you may add funds to your account at any time and in any amount. You may not make any withdrawals from your Savings Starter Certificate without closing the account. At maturity, we will transfer these funds to your savings account. The disposition of a certificate in the name of a business, club, organization, or

association shall be authorized by the Manager(s)/ Member(s)/ Partner(s)/ Officer(s)/ Owner(s) of the legal entity as identified on the Business/Corporate Signature Card for the Business (Primary) Savings Account.

7. CERTIFICATES/IRA ACCOUNTS

A PENALTY IS IMPOSED if certificate funds other than dividends are withdrawn before the maturity date. For certificates and IRA certificates with maturity of one (1) year or less, the amount of the early withdrawal penalty is ninety (90) days' forfeiture of dividends. For certificates and IRA certificates with maturity of more than one (1) year but less than thirty-six (36) months, the amount of the early withdrawal penalty is one hundred eighty (180) days' forfeiture of dividends. For certificates and IRA certificates with a maturity of thirty-six (36) months or greater, the early withdrawal penalty is three hundred sixty-five (365) days' forfeiture of dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends, the penalty will be all dividends earned with the remaining portion deducted from the principal. We may waive the penalty in certain circumstances such as death of owner. See your IRA plan disclosure if this account is part of an IRA. The credit union allows penalty-free withdrawals from IRA certificates for members age 59 ½ and over, or as required by law.

The minimum balance required to open a certificate, or an IRA certificate, is $500. After your certificate account is opened, you may not add funds to your account, but you may make withdrawals of dividends from your account. Dividends withdrawn from IRAs before age 59½ may be subject to IRS penalties. Please consult a tax advisor.

Dividends are compounded and paid monthly based on the daily balance in the account. Dividends begin to accrue on the day of deposit. The Annual Percentage Yield (APY) assumes that dividends remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Your certificate will mature at the end of the term or at the maturity date set forth on your certificate, account receipt or renewal notice. When you certificate matures it will automatically renew for the original term length, dividend rate, and APY in affect for a like term regular non-promotional certificate.

At maturity, all accounts are automatically renewable for an identical term at the current appropriate dividend rate. Exceptions will be specifically stated on your certificate or disclosed on the renewal notice. You will have six (6) calendar days after the maturity date to withdraw funds without penalty.

Rate Information. The dividend rate and Annual Percentage Yield on certificates offered may change at any time. At the direction of this credit union's Board of Directors, the dividend rate may change, without limitation, to a maximum or minimum level. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Dividend rates and Annual Percentage Yields are normally fixed and will be in effect for the term of the account. Any certificate offered by us is subject to the terms of the Certificate Agreement, change or renewal notice, and the specific terms set forth for each account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. Any withdrawal would result in a reduction of earnings. Rates vary by term and product. Current rate information is available upon request and on WingsCO.com.

1. **Nature Of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves have been made at the end of the dividend period. The dividend rates and Annual Percentage Yields are the prospective rates and yields that Wings anticipates paying for the applicable dividend period.