



BCS COMMUNITY CREDIT UNION ACCOUNT DISCLOSURE Effective Date 2/01/2017

Bump-Up: 36, 48, or 60 Month Certificates Features

The interest rate and annual percentage yield (APY) for this account is based on the term and opening deposit amount. See the TIS Disclosure.

This information is accurate for the effective date listed above. The current interest rate and APY for this product is available by calling 303-425-6627 or by visiting www.BCSCU.com. The rate at opening will be paid until the certificate maturity date unless you invoke the Bump-Up option as explained below. The certificate will mature in 36, 48 or 60 months, based on term chosen at opening. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings and you may be charged an early withdrawal penalty.

Bump-Up Option: During the term of your Bump-Up Certificate, you are permitted to make a **one-time** request to adjust your interest rate at your discretion. Your request to adjust your interest rate is limited to the rate in effect for the same term certificate at the time of your request. You must make such a request **by logging into It'sMe247 Online Banking, or in writing**. When you elect to exercise the Bump-Up option, the new interest rate will be paid for the remaining term of your account. A one-time interest rate increase will not extend the original maturity date of your account. Interest rates are not tied to any index. They are established at the discretion of BCS Community Credit Union's Board or Directors. BCS Community Credit Union has no way of predicting future rates. Therefore, it is entirely at your discretion as to if and when you use this Bump-Up option.

For example, if the rate on your Bump-Up CD, at the time you opened the account is 1.75%, and the rate on that product rises to 2.00% at some point prior to maturity of the account, you may request the interest rate on your account be increased to the then current rate. If you choose to wait and the current rate for this product increases again during the term of your account to 2.25%, you may request the interest rate on your account be increased to the current rate at the time, based on the certificate term. You may only exercise this option **once** during the term of your account. **Rates quoted above are examples ONLY. Call, visit www.BCSCU.com or stop in for current rates.**

Minimum balance requirements

You must deposit a minimum of \$500 to open this account. You must maintain a minimum balance of \$500 in your account every day to obtain the annual percentage yield. If you open the account with a higher amount, you must maintain that balance throughout the term of the account. Refer to the TIS disclosure.

Renewal policy

At maturity, the Bump-Up CD will automatically renew at the going rate for the original term, based on your term at opening. The Bump-Up option will then be available one time for the renewal period.