



Certificate and IRA Rate and Fee Schedule

Rate Information. The Dividend Rates and the Annual Percentage Yields offered on share certificates are shown on the Share Certificate Rate Schedule or IRA Rate Schedule included with this disclosure. Please call the credit union at 260-483-0514 ext. 1633 in Fort Wayne, or 800-752-4613 ext. 1633 outside Fort Wayne, during regular business hours for current dividend rate and annual percentage yield information. This information is also available on our web site www.profedcu.org.

Compounding and Crediting. For non-IRA share certificates, dividends will be calculated daily and will be compounded and credited monthly. For IRA share certificates, dividends will be calculated daily and will be compounded and credited quarterly and at maturity. If you close your share certificate account before dividends are credited, you will receive accrued dividends.

Minimum Balance Requirements. The minimum balance required to open this account is set forth on the Share Certificate Rate Schedule included with this disclosure. To obtain the annual percentage yield disclosed you must maintain the minimum daily balance disclosed on your certificate.

Balance Computation Method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends. Dividends will begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

Transaction Limitations. After the account is opened, additional deposits are not allowed except as described below. You may make withdrawals of dividends at any time. Withdrawal of any portion of the principal requires the account to be closed and may be subject to penalty; exceptions are described below. Transaction limitations on IRA accounts are governed by separate regulations and will be supplied upon specific request.

No additional deposits EXCEPT for:			
12 and 24 month EZ Saver share certificates, including IRA and Education Savings Account (ESA) certificates	60 month Variable Rate IRA share certificates		
No partial withdrawals are allowed other than dividends EXCEPT for:			
60 month Variable Rate IRA share certificates for members age 59 ½ or older	Roth IRA share certificates	Education Savings Account (ESA) share certificates for beneficiaries age 18 or older	Traditional IRA share certificates with established Required Minimum Distribution (RMD) payment form for members age 70 ½ or older

Maturity Date. Your account will mature on the maturity date stated on your certificate.

Early Withdrawal Penalties. We may impose a penalty if you withdraw any of the principal before the maturity date. Other penalties may be imposed by the IRS. For all certificates, the early withdrawal penalty will equal seven days' simple interest on amounts withdrawn within the first six days after deposit (or within six days after the most recent partial withdrawal).

Regular/IRA Share Certificate Term	Early Withdrawal Penalty
Maturity less than 12 months	Up to 90 days of dividends on your deposit
Maturity of 12 months to less than 36 months	Up to 180 days of dividends on your deposit
Maturity of 36 months and greater	Up to 365 days of dividends on your deposit

Regular/IRA Share Certificate Type	Early Withdrawal Penalty Exception
60 month Variable Rate IRA share certificate	Penalty waived for members age 59 ½ or older
Education Savings Account (ESA) share certificate	Penalty waived if the beneficiary is age 18 or older
Traditional IRA share certificate	Penalty waived for members age 70 ½ or older with established Required Minimum Distribution (RMD) payment form
Roth IRA share certificate	Penalty charged up to 180 days of dividends for maturities less than 36 months and up to 365 days of dividends for maturities 36 months and greater <i>on the amount of the withdrawal ONLY</i>

Renewal Policy. Your certificate account will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

National Credit Union Share Insurance Fund. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. IRA Accounts in the Credit Union are separately insured to an aggregate amount of \$250,000.

Other Terms and Conditions. This certificate is held pursuant to the terms and conditions of the Membership and Account Agreement, which may be amended from time to time by the Board of Directors.