



INDIVIDUAL RETIREMENT ACCOUNT (IRA) AND CERTIFICATE DISCLOSURE

Community First Guam Federal Credit Union
238 Archbishop Flores Street, Suite 102
Hagatna, GU 96910
April 16, 2018

Thank You for this opportunity to provide Financial Solutions for you! This disclosure contains information about terms, fees, and dividend rates for our Individual Retirement Account (IRA) and Certificate Accounts.

12 (TWELVE) MONTH IRA CERTIFICATE

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for twelve (12) months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will not be compounded on the account. Dividends will be credited at maturity. We will deposit the dividends in an account that you designate.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twelve (12) months. If the account is closed before dividends are credited, you will not receive the accrued dividends. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not

renew at maturity. If you do not renew the account, your funds will be transferred into your IRA Savings Account.

18 (EIGHTEEN) MONTH IRA CERTIFICATE

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for eighteen (18) months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will not be compounded on the account. Dividends will be credited quarterly. We will deposit the dividends in an account that you designate.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in eighteen (18) months. If the account is closed before dividends are credited, you will not receive the accrued dividends. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred into your IRA Savings Account.

24 (TWENTY-FOUR) MONTH IRA CERTIFICATE

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for twenty-four (24) months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will not be compounded on the account. Dividends will be credited quarterly. We will deposit the dividends in an account that you designate.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage

yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twenty-four (24) months. If the account is closed before dividends are credited, you will not receive the accrued dividends. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred into your IRA Savings Account.

36 (THIRTY-SIX) MONTH IRA CERTIFICATE

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for thirty-six (36) months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will not be compounded on the account. Dividends will be credited quarterly. We will deposit the dividends in an account that you designate.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty-six (36) months. If the account is closed before dividends are credited, you will not receive the accrued dividends. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred into your IRA Savings Account.

48 (FORTY-EIGHT) MONTH IRA CERTIFICATE

Rate Information: This Account is a dividend bearing account. The dividend rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The dividend rate and annual percentage yield will not change for the term of the account. The dividend rate will be in effect for forty-eight (48) months. Dividends begin to accrue on the business day you deposit noncash items (for example, checks). Dividends will not be compounded on the account. Dividends will be credited quarterly. We will deposit the dividends in an account that you designate.

Balance Information: We use the daily balance method to calculate the dividends on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in forty-eight (48) months. If the account is closed before dividends are credited, you will not receive the accrued dividends. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will be transferred into your IRA Savings Account.

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: 12 (Twelve) Month IRA Certificate (\$100K & over) (17/19), 18 (Eighteen) Month IRA Certificate (below \$100K) (21/23), 24 (Twenty-four) Month IRA Certificate (\$100K & over) (25/27), 36 (Thirty-six) Month IRA Certificate (\$100K & over) (29/71), 24 (Twenty-four) Month IRA Certificate (below \$100K) (25/27), 18 (Eighteen) Month IRA Certificate (\$100K & over) (21/23), 36 (Thirty-six) Month IRA Certificate (below \$100K) (29/71), 48 (Forty-eight) Month IRA Certificate (below \$100K) (20/22), 48 (Forty-eight) Month IRA Certificate (\$100K & over) (20/22), 12 (Twelve) Month IRA Certificate, 18 (Eighteen) Month IRA Certificate, 24 (Twenty-four) Month IRA Certificate, 36 (Thirty-six) Month IRA Certificate, 48 (Forty-eight) Month IRA Certificate, 12 (Twelve) Month IRA Certificate (below \$100K) (89/92), 60 (Sixty) Month IRA Certificate (below \$100K) (100/101) and 60 (Sixty) Month IRA Certificate (\$100K & over) (100/101).

Federally Insured by

NCUA

COMMON FEATURES

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$20.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

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

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