



**ADDENDUM TO TRUTH IN
SAVINGS DISCLOSURE
“Promotional Certificate of
Deposit Terms & Conditions”
Effective June 26, 2023**

RATE INFORMATION- Below is the Certificate of Deposit Account Interest Rate and Annual Percentage Yield (APY) for the Promotional 12 Month Certificates of Deposit.

Certificate Term	Rate	APY	Renewal Term
12 Month JUMBO*	5.128%	5.25%	12 Month
12 Month Promo	4.889%	5.00%	12 Month

****Minimum Deposit \$100,000***

***Existing and New Money
Relationship Rewards does not apply***

AUTOMATICALLY RENEWABLE ACCOUNT The account will automatically renew at maturity. You will receive a Maturity Notice 20 days in advance and you will have a grace period of fifteen (15) calendar days after the maturity date to withdraw the funds in the Certificate without being charged an early withdrawal penalty. We reserve the right to decline a Certificate renewal. If you decline renewal, your funds will be placed in your specified Team One Credit Union account.

The renewal term for your certificate of deposit will automatically renew to the Renewal Term stated above. The interest rate will be the same as on new Certificates of Deposit on the maturity date which has the same term, and other features as the original Certificate of Deposit. The certificate of deposit will be subject to an early withdrawal penalty.

For all other certificate of deposit terms and conditions refer to the “Truth in Savings Disclosure.”