Save to Win® 12-Month Certificate
Truth-In-Savings Disclosure
Effective date: January 1, 2026

Save to Win® Share Certificate: Each Save to Win® Certificate requires an initial deposit of $25.00 and account holders may make additional deposits into that certificate throughout its term. The initial deposit and all subsequent deposits mature 12 months after the date that the initial deposit is made. Each accountholder is limited to one Save to Win® Certificate.

Dividend Rate: The dividend rate is 4.31% with an Annual Percentage Yield (APY) of 4.40%. Dividends will only be paid on the first $3,000 on deposit in the Save to Win® Certificate.

Rate Information: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the rate and frequency of compounding for an annual period. For all accounts, the dividend rate and APY are fixed and will be in effect for the initial term of the accounts. For accounts subject to dividends, compounding the APY assumes that interest will remain on deposit until maturity. Dividends will not be paid if the account is closed at any time prior to maturity. Withdrawals will reduce earnings.

Compounding and Crediting: Dividends on the 12-Month Save to Win® Certificate will be compounded and credited monthly.

Minimum Balance Requirements: The minimum balance requirement for the certificate is $25.00 and account holders must maintain a regular share account with a minimum balance of $5.00.

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

Accrual of Interest: Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Early Withdrawal & Penalty: During the term of the Save to Win® Certificate, accountholders will be allowed to make one withdrawal from the account. A $25.00 penalty may be assessed at the time of withdrawal. If the early withdrawal reduces the principal below the minimum balance or a second withdrawal is performed in the 12-month term, the certificate may be closed. The credit union will deduct from the principal amount to cover the penalty.

Exceptions to Early Withdrawal Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Renewal Policy: This account type will automatically renew at maturity if the balance in the Save to Win® is greater than $25.00. The certificate will renew as a 12-month Save to Win® Certificate with the rate offered at First Credit Union for the 12-month Save to Win® Certificate at the time of renewal and under the current terms in existence at renewal. If the balance in the certificate is less than $25.00 or if account holders choose not to renew the certificate, the funds will be transferred to the account holder’s regular savings account at the credit union. You will receive a notice from the credit union 30 days prior to your certificate’s maturity. You will have a grace period of ten (10) days before and ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Once a Save to Win® Certificate has been closed, there will be a 6-month waiting period before another certificate can be opened.