

# Bump Rate 36 Month Certificate

## Additional Disclosure

Member Number & Suffix: \_\_\_\_\_ Member Name: \_\_\_\_\_

Term: 36 Months

APY: 2.40% APY (Annual Percentage Yield)

Minimum Balance: \$1000.00

Penalty: Term less than 12 months -90 Days Dividends  
Term more than 12 months – 180 Days Dividends

Maturity: Upon maturity, this certificate will automatically renew for the same term at the then posted annual percentage yield of the renewal term.

Special Features: After you certificate is open for 12 months you may request a onetime bump in the rate to the current 36 Month Rate if higher. At that time you may add additional new money minimum of \$1000.00. New money is defined as money not currently on deposit with the credit union.

Other Terms and Conditions: For information, visit your local branch or call 931-431-6800 or 800-821-5891. All other terms and conditions contained in the Fortera Federal Credit Union AGMSA, Rate and Fee Schedules apply to this offer.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Employee Number and Initials: \_\_\_\_\_