

# Flexterm 12 Month Certificate

## Additional Disclosure

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

Term: 12 Months

APY: 2.00% APY (Annual Percentage Yield)

Minimum Balance: \$25.00

Penalty: One penalty free withdrawal allowed during the term.  
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: Additional deposits allowed during the term, minimum of \$5.00 deposit.  
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: \_\_\_\_\_