

# Share Certificate Account Program

Effective 10/1/2024

Thank you for your interest in the MWRD Employees' Credit Union Share Certificate (CD) Account program. We are providing you a Share Certificate Account Agreement Card, which needs to be signed by you and any joint owner(s) of the Share Certificate before returning it to our office.

Share Certificates may be purchased with new money, funds transferred from your share savings account, or a combination of both. You will receive a written notice of maturity at least 14 days prior to the maturity date of your Share Certificate. Share Certificates may be subject to penalty of up to 90 days interest for early withdrawal.

Please refer to the "Terms of Your Certificate Account and Truth in Savings Disclosure – Certificate Accounts" provided to you for full disclosure on our Share Certificate program.

Current terms and rates are listed below. Rates and terms are subject to change. Your effective rate will be the rate on the date that the signed agreement forms are received at the MWRD ECU.

Share Certificate	Term	Rate	APY*
<b>\$10,000 minimum</b>	<b>6 month**</b>	<b>3.00%</b>	<b>3.042%</b>
\$10,000 minimum	12 month	0.95%	0.95%
<b>\$10,000 minimum</b>	<b>13 month**</b>	<b>3.25%</b>	<b>3.299%</b>
\$10,000 minimum	18 month	1.10%	1.11%
\$10,000 minimum	24 month	1.35%	1.36%

\*APY=Annual Percentage Yield. 3.042% APY is based on a rate of 3.00; 0.95% APY is based on a rate of 0.95; 3.299% APY is based on a rate of 3.25; 1.11% APY is based on a rate of 1.10; 1.36% APY is based on a rate of 1.35. \$10,000 minimum balance. You will receive a written notice of maturity at least 14 days prior to the maturity date of your Share Certificate. Share Certificates may be subject to penalty of up to 90 days interest for early withdrawal. All accounts insured to \$250,000 by the NCUA, a U.S. government agency. All savings rates are subject to change; contact us for today's rates. Dividend rates are declared by the Board of Directors; rates vary by term and amount deposited.  
\*\*LIMITED TIME OFFER available only on Share Certificates opened as of 8/1/2024; may be withdrawn at any time. Some restrictions apply. Contact a credit union representative for complete details.



To open a Share Certificate, please complete and return the form below along with the Account Agreement Card. If you have any questions regarding the Share Certificate program, please call 312-751-3111 and ask for the Savings Department.



## Share Certificate Account

**Please choose:**  6 month (Special)  13 month (Special)  
 12 month  18 month  24 month

**Please complete:** Share Certificate Amount \$ \_\_\_\_\_ (Minimum \$10,000)  
 Savings Transfer Amount \$ \_\_\_\_\_  
 Check Deposit Amount \$ \_\_\_\_\_

**Please choose Dividend Option:**  
 Add to certificate  Mail check monthly  Transfer to Share Acct # \_\_\_\_\_

**Please print:** NAME \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY / ST / ZIP \_\_\_\_\_

**X** SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_