



Central Advantage Account Disclosure (Addendum)

Requirements:

To have a *Central Advantage Checking* account, you must:

- Be at least 18 years of age
- Open and maintain an Owner Voting Share (OVS) membership account (\$5.00 deposit)
- Enroll in and maintain eStatements
- Maintain direct deposit into your *Central Advantage Checking* of payroll, social security, or pension of at least \$1,000 per month
- No minimum balance required
- No monthly fees

A *Central Advantage Checking* account qualifies you to open a *Central Advantage Premium Certificate* account. Additional *Central Advantage* benefits are also available. Ask a Branch Representative or call 800-527-1017.

Premium Certificate Requirements:

- Certificate owner must be a qualified owner or joint owner of the *Central Advantage Checking* account
- Minimum certificate opening deposit of \$10,000
- If you fail to maintain requirements for your *Central Advantage Checking*, the rate on your certificate will change to the regular certificate rate at the time of maturity. We will provide you with 30 days' notice of the change.
- For all certificates, the dividend rate and annual percentage yield (APY) is stated in the [Rates and Fee Schedule](#). The APY assumes that dividends remain in the account until maturity. A withdrawal will reduce earnings and an early withdrawal penalty may be imposed.

For additional details, refer to the *Member Account Agreement*, *Truth in Savings Disclosure*, and *Certificate Agreement* provided to you at account opening.

Refer to our Consumer Fee Schedule for additional fees that may apply.

Changes to the Program/Loss of Benefits

- The *Central Advantage* program may change or be cancelled at any time. We will provide you with 30 days' notice of any change to your account.
- Failure to maintain all requirements may result in a loss of benefits.

