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.