

Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty. For all accounts, the amount of early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year and less	30 days' dividends, Whether earned or not
Terms of longer than 1 year But not exceeding 2 years	90 days' dividends, Whether earned or not
Terms of longer than 2 years But no exceeding 3 years	180 days' dividends, Whether earned or not
Terms of longer than 3 years	360 days' dividends, Whether earned or not

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

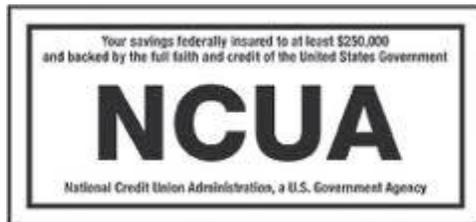
Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

Renewal Policy. The renewal policy for your accounts is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. You do not have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



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To reorder call 02/22/07
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TRUTH-IN-SAVINGS DISCLOSURE

CERTIFICATE ACCOUNTS

SoundView Financial Credit Union
14 Research Dr • Bethel, CT 06801

1-800-722-2936
Boston Branch 617-463-2709

TRUTH –IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account at the Credit Union are provided in the Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts time to time.

Effective Date: August 1, 2023

RATE SCHEDULE										
	<input type="checkbox"/> Time (1) Account		<input type="checkbox"/> Time (2) Account		<input type="checkbox"/> Time (3) Account		<input type="checkbox"/> IRA Time (1) Account		<input type="checkbox"/> IRA Time (2) Account	
Minimum Opening Deposit	\$500.00		\$500.00		\$500.00		\$500.00		\$500.00	
Dividends Compounded	Monthly		Monthly		Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly		Monthly		Monthly	
Dividends Period	Account's Term		Account's Term		Account's Term		Account's Term		Account's Term	
TERM	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)
	Fixed Rate		Fixed Rate		Variable Rate		Fixed Rate		Fixed Rate	
					Member has discretion					
<input type="checkbox"/> 90 Day	0.25	0.25					1.00	1.00		
<input type="checkbox"/> 180 Day	1.00	1.00								
<input type="checkbox"/> 365 Day			2.75	2.78					2.75	2.78
<input type="checkbox"/> 18 Month					3.00	3.05				
<input type="checkbox"/> 2 Year			3.25	3.30					3.25	3.30
<input type="checkbox"/> 3 Year			3.25	3.30					3.25	3.30
<input type="checkbox"/> 4 Year			3.55	3.61					3.55	3.61
<input type="checkbox"/> 5 Year			3.85	3.92					3.85	3.92
Additional Deposits:	Not Allowed		Not Allowed		Not Allowed		Not Allowed		Not Allowed	
Withdrawals:	Allowed – With Penalty		Allowed – With Penalty		Allowed – With Penalty		Allowed – With Penalty		Allowed – With Penalty	
Renewable:	Automatic		Automatic		Automatic		Automatic		Automatic	

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically describes, the following disclosures apply to all of the accounts. All accounts are described in this Truth-in-Savings Disclosure are share accounts.

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Time (1), Time (2), IRA Time (1), and IRA Time (2) Accounts, the Dividend rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. During the term of your Time (3) account you may increase the rate one time to the rate currently in effect for accounts of this type with the same term.
- 2. Dividend Period.** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule.

- 4. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any accounts, you must deposit or already have on deposit, at least the par value of one full share in any account. The par value amount is \$25.00. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method of which applies a daily periodic rate to the principal in the account each day.
- 5. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- 6. Transaction Limitations.** After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.
- 7. Maturity.** Your account will mature as indicated on the Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.