

IRA 2-Year CD Special

ACCOUNT TYPE	TERM SHARE CERTIFICATE
CU MEMBERSHIP ELIGIBILITY REQUIRED ^[1]	
ACCOUNT DESCRIPTION	
NEW MONEY REQUIRED TO OPEN CD ^[2]	2-Year CD
BALANCE REQUIREMENTS	
TO OPEN ACCOUNT, MAINTAIN AND EARN STATED YIELD	\$500 minimum No Maximum
DIVIDEND INFORMATION ^[3]	
DIVIDEND RATE ANNUAL PERCENTAGE YIELD ^[3]	4.89% 5.00%
TRANSACTION LIMITATIONS	
	Deposits are not permitted during the term of the certificate.
	Pursuant to federal regulation, a penalty may be imposed by the IRS for withdrawals.
	Minimum withdrawal \$500 - One withdrawal per year will be permitted, without CU penalty, if over age 59 ½.
	You may withdraw dividends that have been paid without penalty.
COMPOUNDING AND CREDITING FREQUENCY	
	Monthly
EARLY WITHDRAWAL PENALTY	
	180 Day's Dividends
RENEWAL/GRACE PERIOD	
	Automatic/10 Day
	Will renew at the current 2-Year rate and term at maturity.

The rate and penalties contained in these Disclosures and Schedules are accurate as of February 1, 2024.

[1] Member must maintain a primary share account with a \$5 balance to be eligible.

[2] 50% of the balance must be new money deposited to the credit union within the last 30 days.

[3] The stated Annual Percentage Yield assumes dividends will remain in the account until maturity. A withdrawal will reduce earnings.

For current information call the Credit Union at (972) 263-5171.

These Disclosures and Schedules set forth certain conditions and penalties applicable to your accounts at Texas Trust Credit Union.

