

<p align="center">New and Renewed Certificates April 8, 2019 and Prior</p>	<p align="center">New and Renewing Certificates April 9, 2019 and After</p>
<p>EARLY WITHDRAWAL PENALTIES Withdrawal of funds representing the principal balance of your Certificate Account (other than paid dividends) are subject to the early withdrawal penalties as described below:</p> <p>a. Certificates with a Term of Six (6) Months or Less - \$25.00 plus one-half of one percent (0.5%) of the amount withdrawn.</p> <p>b. Certificates with a Term of Greater than Six (6) Months But Less than Forty-Eight (48) Months - \$25.00 plus two percent (2.00%) of the amount withdrawn.</p> <p>c. Certificates with a Term of Forty-Eight (48) Months or More - \$25.00 plus two and one-half percent (2.50%) of the amount withdrawn.</p> <p>If early withdrawal occurs less than seven (7) days after the date of issuance of your certificate account, the early withdrawal penalty will not be less than the equivalent of seven (7) calendar days' worth of dividends that would have been earned. This provision does not apply to the seven (7) day grace period following automatic renewal of your certificate.</p> <p>If any amount withdrawn or early withdrawal penalty reduce the account balance below the minimum balance requirement, the Certificate will be canceled and closed, and the penalty applied to the principal amount before the remainder of the funds are disbursed to you. See "Minimum Balance Requirements" above.</p> <p>The early withdrawal penalty will not be assessed if the withdrawal occurs subsequent to the death of any owner of the account.</p> <p>IRA CERTIFICATES: Early withdrawal penalties (as described above) shall apply to all IRA Certificate Accounts in which funds are being transferred to another financial institution. Early withdrawal penalties shall NOT apply to: (1) eligible distributions; (2) withdrawals made subsequent to the death of any owner of the account made pursuant to Article III, Section 5(e) of the Federal Credit Union Bylaws; (3) certificates which are part of a pension plan which qualifies or qualified for specific tax treatment under Section 401(d) or 408 of the Internal Revenue Code and withdrawal is made to effect a lawful distribution of the funds; or, (4) withdrawals made as a result of the voluntary or involuntary liquidation of Logix. For further information, please refer to the additional disclosures provided to you in the IRA Disclosure Statement, or contact us.</p>	<p>EARLY WITHDRAWAL PENALTIES A withdrawal of funds representing the principal balance of your Certificate Account (other than paid dividends) is subject to an Early Withdrawal Penalty based on the Certificate Term, regardless of the amount withdrawn, as follows:</p> <p>a) Certificate Term of less than 12 Months - The Early Withdrawal Penalty is 90 days' dividends that were earned or that would have been earned <u>on the amount withdrawn</u> had the funds remained on deposit for 90 days. If the funds have not been on deposit for at least 90 days the Early Withdrawal Penalty may invade the Principal Amount of the Certificate.</p> <p>b) Certificate Term of 12 Months to 24 Months - The Early Withdrawal Penalty is 180 days' dividends that were earned or that would have been earned <u>on the amount withdrawn</u> had the funds remained on deposit for 180 days. If the funds have not been on deposit for at least 180 days the Early Withdrawal Penalty may invade the Principal Amount of the Certificate.</p> <p>c) Certificate Term of more than 24 Months - The Early Withdrawal Penalty is 365 days' dividends that were earned or that would have been earned <u>on the amount withdrawn</u> had the funds remained on deposit for 365 days. If the funds have not been on deposit for at least 365 days the Early Withdrawal Penalty may invade the Principal Amount of the Certificate.</p> <p><u>The Early Withdrawal Penalty will NOT be assessed if:</u></p> <ul style="list-style-type: none"> • You cancel the Certificate, change the Certificate Term, add funds, or withdraw funds during the seven (7) day Grace Period following an Automatic Renewal of the Certificate; or • The withdrawn funds will be transferred to Logix Financial Services for brokerage/investment purposes; or • The withdrawal is from an IRA Certificate and the withdrawal qualifies as a Required Minimum Distribution under the IRA tax rules; or • The withdrawal is made following the death of the Certificate Account owner. <p>If any amount withdrawn or Early Withdrawal Penalty reduces the Certificate balance below the Minimum Balance Requirement, the Certificate will be canceled and closed, and the Early Withdrawal Penalty applied to the <u>entire</u> Principal Amount of the Certificate before the remainder of the funds are disbursed to you. See "Minimum Balance Requirements" above.</p>

Refer to your Certificate Account Agreement and Disclosure for Complete Details.