

**PARK COMMUNITY FEDERAL CREDIT UNION
TRUTH IN SAVINGS DISCLOSURE
FOR CERTIFICATE ACCOUNTS**

WEALTH BUILDER CERTIFICATE
EFFECTIVE DATE NOVEMBER 3, 2010
MATURITY DATE: _____

TERM	Certificate Account	
	Dividend Rate	Annual Percentage Yield
24 Month	1.28%	1.29%

Dividends will be added Added to Principal
 Paid to Share Acct# _____
 Mailed to Owner

Dividends Compounded Monthly

Dividends Credited Monthly

Minimum Balance \$250

Balance Computation Method Average Daily Balance

Additional Deposits: Yes
Withdrawals: Not Allowed
Renewal Policy: Automatic

1. RATE INFORMATION

For the purpose of this disclosure, the Dividend Rate and Annual Percentage Yield (APY) for each account is set forth above. The Dividend Rate and APY's stated are the rates that have been offered within the last seven days and were accurate as of the effective date above. **For current rate information, please call 968-3681 or 1-800-626-2870.** For new or renewal certificate accounts, the Dividend Rate and APY's are the current rates as of the effective date above. The method by which dividends are paid on each account is set forth above.

2. COMPOUNDING AND CREDITING

Dividends will be compounded and credited for each account as set forth above. If you close your account before dividends are credited, the accrued dividends will be paid.

3. MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open and maintain each account is set forth above.

4. BALANCE COMPUTATION METHOD

Dividends are calculated by the Average Daily Balance Method. This method applies a daily periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal (your end of day balance) in the account for each day and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS

Dividends begin to accrue on the business day you deposit non-cash items (checks) to your account.

6. TRANSACTION LIMITATIONS

The account limitations for each account are set forth above. After your certificate account is opened, you can make deposits into the account until the maturity date stated on the certificate. Also, you may have payroll deduction for this certificate. Minimum deposit per occurrence is \$10.00.

7. MATURITY DATE

The maturity date for each certificate account is set forth above.

8. EARLY WITHDRAWAL PENALTIES

We may impose a penalty if you withdraw any of the funds in your account before the maturity date. The penalty is a forfeiture of earned dividends. If certificate funds other than dividends are withdrawn prior to maturity the penalties are as follows: For the 24 month Certificate Account, the early withdraw penalty is the lessor of the following two amounts: dividends since the date of issuance or renewal, or 180 days dividends.

9. RENEWAL POLICIES

Your certificate account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. This certificate will renew for another 24 month Wealth Builder certificate.

10. FEES AND CHARGES

The following fees and charges may be assessed:

Copy of statement	\$ 5.00 each
Research/recon fee (each month researched)	\$15.00
Return deposit fee	\$10.00

11. ADDITIONAL TERMS AND CONDITIONS

The Annual Percentage Yield (APY) is based on an assumption that dividends will remain in the account until maturity. If you elect to receive your dividends, either by check or transfer to another savings account, it will reduce your APY.