

Truth in Savings Addendum

Promotional share certificate will, upon maturity, be automatically rolled into the following share certificate:

7-Month certificate at 4.00% APY (3.933% APR) will be rolled into a 6-Month certificate at current market rate. 26-Month certificate at 5.00% APY (4.884% APR) will be rolled into a 24-Month certificate at current market rate. 38-Month certificate at 5.25% APY (5.120% APR) will be rolled into a 36-Month certificate at current market rate.