

Truth in Savings Addendum

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

Share certificates:

7-Month Share certificate at 4.75% APY (4.656% APR) will be rolled into a 6-Month certificate at current market rate. 26-Month Share certificate at 5.00% APY (4.884% APR) will be rolled into a 24-Month certificate at current market rate.

IRA certificates:

7-Month IRA Traditional/Roth certificate at 4.75% APY (4.656% APR) will be rolled into a 6-Month certificate at current market rate.

26-Month IRA Traditional/Roth certificate at 5.00% APY (4.884% APR) will be rolled into a 30-Month certificate at current market rate.