

SAVINGS BUILDER CERTIFICATE

The Savings Builder Certificate allows you to open a certificate Account with as little as \$100 and keep adding to it (minimum monthly deposit required) for the term (6 months only) of the certificate.

SHARE CERTIFICATE & SAVINGS BUILDER CERTIFICATE ACCOUNT EARLY WITHDRAWAL PENALTIES

A penalty is imposed for withdrawals from Share Certificate Accounts before maturity. For Share Certificates with terms of one (1) year or less there is a penalty of 90 days of dividends; terms more than one (1) year there is a penalty of 180 days of dividends. The penalty amount may reduce the principal.

MATURITY & RENEWAL FOR SHARE CERTIFICATE ACCOUNTS

Share Certificate Accounts renew automatically at maturity unless we receive prior notice and instruction from you. We will send a notice at least 30 days before the maturity date. All accrued dividends from the end of the last dividend period are auto-matically credited to the Share Certificate Account on the maturity date.

Each automatic renewal term is the same as the original term. The Dividend Rate is based on the current rate in effect at the time of maturity. You will have a grace period of 10 calendar days after maturity to withdraw funds or make changes to your Share Certificate Account without being charged an early withdrawal penalty.

IRA SHARE CERTIFICATE ACCOUNTS

Additional restrictions and penalties, including penalties assessed by the IRS, may apply for any withdrawal from an IRA Share Certificate Account. Please refer to your IRA plan documents and consult your tax adviser for details.

NON-TRANSFERABLE/NON-NEGOTIABLE

Your Account is non-transferable and non-negotiable. The funds in your Account may not be pledged to secure any obligation of an owner except for obligations with the Credit Union. Please refer to your Account Agreement for information regarding the Credit Union's Statutory Lien on funds in Credit Union Accounts.

CHANGES IN TERMS

We will send a notice to you at least 30 days in advance of any change in terms if such a change would reduce the APY on a non-variable Account or otherwise adversely affect you. No such notice is required for variable rates or charges such as check printing fees.

CONTACT US FOR CURRENT RATE INFORMATION

The Dividend Rate and APY are set forth in the Rate Sheet, which is available on our website www.ThePartnershipFCU.com. You may also obtain current rate and fee information and a copy of the Rate Sheet by visiting one of our branches or calling us at 1 (800) 285-3286.

The Partnership FCU MAILING ADDRESS

For ALL correspondence, deposits & loan payments
P.O. Box 18539, Washington, DC 20036-8539

E-mail: MemberServices@ThePartnershipFCU.com

Online: www.ThePartnershipFCU.com

Fax: (202) 393-0930

International Calls: (703) 562-6000

ABA/Routing &

Transit Number: 254074536

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Federally insured by NCUA

Truth-in-
Savings
Disclosure



800-285-3286

www.ThePartnershipFCU.com

MemberServices@ThePartnershipFCU.com

The following disclosures incorporate the terms and definitions of your **Account Agreement with The Partnership Federal Credit Union**, and apply to all of your Accounts with us as described below.

RATE INFORMATION

The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an Account based on the Dividend Rate and frequency of compounding for an annual period when dividends are not withdrawn. Dividends withdrawn from a Share Certificate Account prior to maturity will reduce the APY for that Account.

The Dividend Rate and APY are variable rates and are subject to change at any time by the Board of Directors or its designee.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

COMPOUNDING & CREDITING

Dividends are compounded and credited as follows: The dividend period for all Accounts is monthly, beginning on the first calendar day of the month, and ending on the last calendar day of that month. Example: the beginning date of the first dividend period of the calendar year is January 1 and the ending date is January 31. The dividend crediting date is the ending date of the dividend period (for this example, January 31). If your account is closed before dividends are credited, accrued dividends will not be paid.

ACCRUAL OF DIVIDEND

For funds deposited to your Account during the month, dividends begin to accrue on the business day as defined in our Funds Availability Policy that cash and noncash items are deposited. Funds already on deposit accrue from the beginning of the calendar month.

DIVIDEND BALANCE COMPUTATION METHOD

Dividends are calculated using the daily balance method, which applies a daily periodic rate to the balance in your Account each day.

BALANCE INFORMATION

The first \$5.00 deposited in the Primary Share Account is not available for withdrawal and is required to maintain your membership to open other Accounts and be eligible for other services.

The minimum balance requirement to open an Account is set forth below. Please refer to our current Rate Sheet and Fee Schedule and to the sections below for the minimum requirements to earn dividends and avoid fees.

Account Type	Balance to Open
Primary, Secondary, Just 4 Kids & IRA Shares	\$5.00
Money Market Savings	\$10,000.00
Checking Accounts	\$25.00
Share and IRA Share Certificates	\$500.00
Savings Builder Certificate	\$100.00

TRANSACTION LIMITATIONS

The Credit Union reserves the right to impose a notice of up to 60 days for the withdrawal of shares. Credit Union shares may not be pledged, transferred, or assigned to any party other than the Credit Union.

During any calendar month, you may not make more than six (6) withdrawals or transfers to another Credit Union Account or to a third party by means of preauthorized or automatic transfer or telephone order or instruction from your Share Savings Account(s).

This limit does not apply to the number of transactions you may make:

- to transfer funds to loan accounts with the Credit Union; or
- to withdraw or transfer funds to another Credit Union Account of yours when such transfer or withdrawal is initiated in person, by mail, messenger or at an ATM.

If a transfer request would exceed the transfer limitations set forth above in any monthly period, the Credit Union may refuse the transfer and/or close the Account. Additional terms and restrictions apply for Club Accounts, Money Market Savings Accounts, Share Certificate Accounts, Savings Builder Certificate, IRA Savings and IRA Share Certificate Accounts. Transfers from these accounts by check, draft, Visa Debit Card or similar order to third parties are not permitted. Please see below and refer to the Rate Sheet and Schedule of Fees for additional information, and to your plan documents in the case of IRA Accounts.

CHECKING ACCOUNTS

The above restrictions on the number of transfers or withdrawals do not apply to Checking Accounts; however, withdrawals and transfers from Checking Accounts are limited by the available funds in the Account, and may be limited depending on the type of access used (such as daily ATM withdrawal limits). Please refer to our Funds Availability Policy and Account Agreement and Disclosures.

Checking Accounts may also be subject to minimum balance requirements to earn dividends and avoid monthly service fees. Please refer to the current Rate Sheet and Fee Schedule for full details.

CLUB ACCOUNTS

Any withdrawal from a Holiday Club Account prior to the scheduled disbursement date is subject to a fee as set forth in the Fee Schedule. Holiday Club Account funds are disbursed annually during the first week of October.

MONEY MARKET SAVINGS ACCOUNT

During any calendar month you may make up to three (3) free withdrawals (including transfers) from your Money Market Savings Account. Withdrawals (including transfers) after three will be subject to a service fee as set forth on our Fee Schedule.

A monthly service fee will apply if the average daily balance in your Money Market Savings Account is below the required minimum, as set forth in the Fee Schedule.

IRA SHARE ACCOUNTS

Additional restrictions and penalties, including penalties assessed by the IRS, may apply for any withdrawal from an IRA Share Account. Please refer to your IRA plan documents and consult your tax adviser for details.

SHARE CERTIFICATE & IRA SHARE CERTIFICATE ACCOUNTS

We offer a variety of term accounts, which we call Share Certificate Accounts. These include IRA Share Certificate Accounts, which may be set up as part of your IRA plan with the Credit Union. Please see our current Rate Sheet for terms and rates.

The rates for Share Certificate Accounts are fixed for the term of the Certificate. While the Credit Union does not issue an actual certificate when a Share Certificate or IRA Share Certificate Account is opened, the dividend rate, dividends paid, and maturity date are shown on your periodic Account statement.

SHARE CERTIFICATE TRANSACTION LIMITATIONS

After the Account is opened, additional deposits to your Share Certificate or IRA Share Certificate Account are not permitted. Only dividends already paid on your Share Certificate Account may be withdrawn or transferred before maturity without penalty. Any such withdrawal will reduce the earnings for that Account.

From time to time the Credit Union may offer bump-up or add-on opportunities, which allows you to change the contracted rate and/or add additional principal to the Share Certificate Account.