



Terms and Conditions for the Two-coemas 22-Month Share Certificate Special (“Offer”)

Offer Summary: A new or existing Tucoemas member who opens a 22-month certificate can earn 2.22% APY¹ (Annual percentage yield) on balances up to \$250,000.00 if the member meets the terms and conditions stated below.

1. Offer Period:

This Offer is effective beginning November 1, 2022, and can end at the discretion of Tucoemas Credit Union at any time without prior notice.

2. Offer Program Requirements:

- I. This Certificate Special has a \$2,200.00 minimum opening deposit and a maximum deposit of \$250,000.00 per member account number.
- II. Tucoemas Membership is required. As a condition of membership, you must purchase and maintain the minimum required share(s), as set forth below.
 - a. Par Value of One Share is \$5.00
 - b. Number of Shares Required 1

Account Disclosures:

- No additional deposits may not be made into the account after the account is opened.
- An early withdrawal penalty equal to 182 days of interest will be imposed for early withdrawal and could reduce earnings.
- At maturity, the certificate will not automatically renew for another term; the account balance will be transferred into your primary share savings account upon maturity.
- Offer does not include IRA funds.

3. IRS Reporting

All dividends paid under this Offer may be subject to IRS reporting. Any applicable taxes are the responsibility of the account owners.

4. Reservation of Rights

Tucoemas reserves the right to withhold the fulfillment of the offer where the requirements were met fraudulently or obtained through the misuse of this offer or in a manner not in keeping with the terms and conditions or the spirit of the offer. In the event of any conflict between these Terms and Conditions and any other material describing this Offer, these Terms and Conditions shall control.

APY¹ (Annual Percentage Yield) reflects the total amount of dividends paid on this account based on the dividend rate and frequency of compounding in a 365-day period. The dividend rate on certificate accounts is fixed for a specific period of time, called a term. The dividend rate is based on the dividend rate in effect at the time you make the deposit. We compound dividends monthly and will pay dividends on the last day of each monthly unless otherwise stated and at maturity.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.