



**TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM**

RATE SCHEDULE										
	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Share Certificate</b>			Fixed	\$1,000	Monthly	Monthly	Account's Term	Not Allowed	Allowed—See Transaction Limitations Section of ATFCU Truth-In-Savings Disclosure	Automatically renews at maturity for a 12 month term at the then current 12 month share certificate interest rate. Grace period to avoid early withdrawal penalty defined in the ATFCU Truth-In-Savings Disclosure.
15 Month	2.18	2.20								
28 Month	2.47	2.50	Fixed	\$1,000	Monthly	Monthly	Account's Term	Not Allowed	Allowed—See Transaction Limitations Section of ATFCU Truth-In-Savings Disclosure	Automatically renews at maturity for a 24 month term at the then current 24 month share certificate interest rate. Grace period to avoid early withdrawal penalty defined in the ATFCU Truth-In-Savings Disclosure.
<b>IRA Share Certificate</b>			Fixed	\$1,000	Monthly	Monthly	Account's Term	Not Allowed	Allowed—See Transaction Limitations Section of ATFCU Truth-In-Savings Disclosure	Automatically renews at maturity for a 12 month term at the then current 12 month IRA share certificate interest rate. Grace period to avoid early withdrawal penalty defined in the ATFCU Truth-In-Savings Disclosure.
15 Month	2.18	2.20								
28 Month	2.47	2.50	Fixed	\$1,000	Monthly	Monthly	Account's Term	Not Allowed	Allowed—See Transaction Limitations Section of ATFCU Truth-In-Savings Disclosure	Automatically renews at maturity for a 24 month term at the then current 24 month IRA share certificate interest rate. Grace period to avoid early withdrawal penalty defined in the ATFCU Truth-In-Savings Disclosure.

- See ATFCU's Truth-In-Savings Disclosure for account disclosures.
- Joint owner, beneficiary, and authorized signer designations will transfer with certificate at maturity.