



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
Share Certificate			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	1.24	1.25								
IRA Share Certificate			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	1.24	1.25								

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