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Akron, OH 44309
(330) 253-9106

4100 Munson St., NW
Canton, OH 44718
(330) 492-5700

1731 W. State St.
Alliance, OH 44601
(330) 823-7930

1255 Mentor Ave.
Painesville, OH 44077
(440) 352-4959

2559 S. Ridge East
Ashtabula, OH 44004
(440) 992-0987

15808 Chagrin Blvd.
Shaker Heights, OH 44120
(216) 752-6111

TRUTH-IN-SAVINGS SCHEDULE OF SHARE CERTIFICATE DISCLOSURES

_____ Month term Rate/APY: _____ / _____

Amount Deposited: \$ _____

Effective Date: _____ Maturity Date: _____

Certificate Accounts:

1. Fixed Rate
2. Automatic Renewal
3. Nontransferable/Nonnegotiable
4. Penalty for Early Withdrawal/Closure

General Information: The Board of Directors approve Buckeye State Credit Union RATES/APY. APY or annual percentage yield is the percentage rate that represents the total of dividends to be paid to your account and is based on the stated dividend rate and frequency of compounding and crediting dividends to your account during an annual period. Rates/APY are fixed for the term and are posted at maturity.

Dividends: Dividends are derived from monies earned after required reserves are established during a stated time period. Time periods begin on the first day of the deposit and end on the maturity date. Dividends for share certificates less than one year are compounded and credited at maturity. Dividends for share certificates one year or more are compounded and credited quarterly.

Balances: The minimum deposit to open is listed on www.buckeyecu.org or at your local branch.

Early Withdrawal Penalty: A penalty will be charged for any early withdrawals taken from the principal before the maturity date. The penalty is determined by the length of the term for the Share Certificate. Terms of 12 months or less have a penalty equal to 30 days of dividends and terms longer than 12 months have a penalty equal to 90 days of dividends.

BY OPENING YOUR ACCOUNT WITH BUCKEYE STATE CREDIT UNION, YOU AGREE TO CREDIT INQUIRIES AND/OR REPORTS AS DEEMED NECESSARY BY INTERNAL POLICY AND/OR FEDERAL REQUIREMENTS.

Your deposits are insured by American Share Insurance to \$250,000.00 per account. Member's accounts are not insured or guaranteed by any government or government-sponsored agency. **This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.**

Member Signature

Member Account #

Date