



Community Investment Fund
Account Terms & Conditions
CO82 – Share Certificate (2 year term, fixed rate)

Account Number:	CO82
Description:	This share certificate account is specifically designed to assist credit union members in generating funds for The National Credit Union Foundation's Credit Union Development Community Investment Fund (CIF Fund). Certificate is guaranteed by NCUA.
Availability:	This account is available to all credit union members who intend for a portion of the dividend from the account to be deposited to The National Credit Union Foundation's CIF Fund. Credit union must call WesCorp no later than 1 p.m., Pacific Time, to receive the rate for that day. Minimum amount is \$5,000.
Acceptable Collateral For Borrowing:	Yes
Dividend Rate:	The dividend rate is set daily and fixed at the time the share certificate is issued.
Dividend Payment:	<p>The dividend payment is posted to the primary share account on the last business day of each calendar month, effective the first day of the following month. The dividend rate for a non-business day is the same rate declared for the last business day proceeding such day.</p> <p>The investing credit union will receive the first portion of the aggregate monthly dividend equal to an annualized rate of up to two (2%) of the total aggregate dividend rate. The CIF Fund will receive the next two (2%) of the total aggregate dividend rate, if any. In a rate environment that exceeds 4%, the additional amount will be returned to the investing credit union.</p>
Restrictions:	Early withdrawals are not permitted.
Contact:	WesCorp, at (800) 442-4366, ext. 6307.
Effective Date / Last Revision:	August 18, 2009