

WESCORP[®]

Community Investment Fund
Account Terms & Conditions
CO85 – Share Certificate (5 year term, fixed rate)

Account Number:	CO85
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).
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 unions 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 CIF Fund will receive a portion of the aggregate monthly dividend equal to an annualized rate of : Fifty percent (50%) of the total aggregate dividend rate. The credit union will earn the other 50%. In a rate environment exceeding 4%, there is a 2% cap to the CIF Fund and the additional amount will be returned to the investing credit union.</p>
Restrictions:	Early withdrawals are not permitted.
Contact:	Electronic Payment Services (EPS), at (800) 432-8736.
Effective Date / Last Revision:	July 16, 2003