

## Account Summary

### Builder Share Certificate

Share Certificates are a non-transactional account for members to earn higher dividends for the time the funds are committed to that account. Penalties may apply for early withdrawals. Builder Share Certificate allows for a smaller initial deposit with a monthly transfer to accumulate additional funds building up to Share Certificate balance.

(This document is meant to give a summarized overview of account type, features, and fees. It does not replace the official Wyrope Fee Schedule, Terms & Conditions, EFT Disclosures, as well as other Account Agreement documents. This is subject to change at any time.)

<b>Account Opening, Features, and Services</b>	Minimum Deposit at Opening:	\$100
	Minimum Monthly Transfer:	\$50
	Terms:	12 months
	Receives Dividends:	Yes
	Grace Period:	10 Days from date of maturity
	Account Ownership Types	<u>Individual</u> - The Primary member owns the share entirely, no other ownership access granted. <u>Joint W/Survivorship</u> - The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance).
	Account Opening Documents/Information: (Required for each signer, if not already on file)	<u>Valid (unexpired) Government Issued Photo ID</u> - Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. <u>Proof of Valid Physical Address</u> - If not on Photo ID may be on items including a paystub, utility bill, filed tax return. <u>Valid Mailing Address</u> - If different than physical address <u>Date of Birth</u> <u>Social Security or Tax Identification Number</u> <u>Phone Number</u> <u>Email Address</u> - Only required if electronic notices or internet banking is requested
<b>Other Service Fees (See Fee Schedule for full list of fees)</b>	Online Banking:	No Charge
	Penalty:	90 days interest (may reduce principal balance upon early withdrawal)
	Money Order or Official Check:	\$1
	Deposited Item Returned Unpaid:	\$30
	Co-mingling of Funds:	<u>Business</u> - Transactions may not be deposited into a personal account.

<b>Requirements and Account Restrictions</b>		<u>Representative Payee</u> - Funds must be deposited into a Representative Payee titled account. <u>Funds Ownership</u> - Items may not be deposited into a share without the fund's owner's name on account OR that party present with photo ID.
	Weekly Currency and Coin Limit Without Prior Order:	Rolled Coin: 2 rolls per coin type Currency: \$3,000 withdrawn

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