



Balance Boost Savings Program

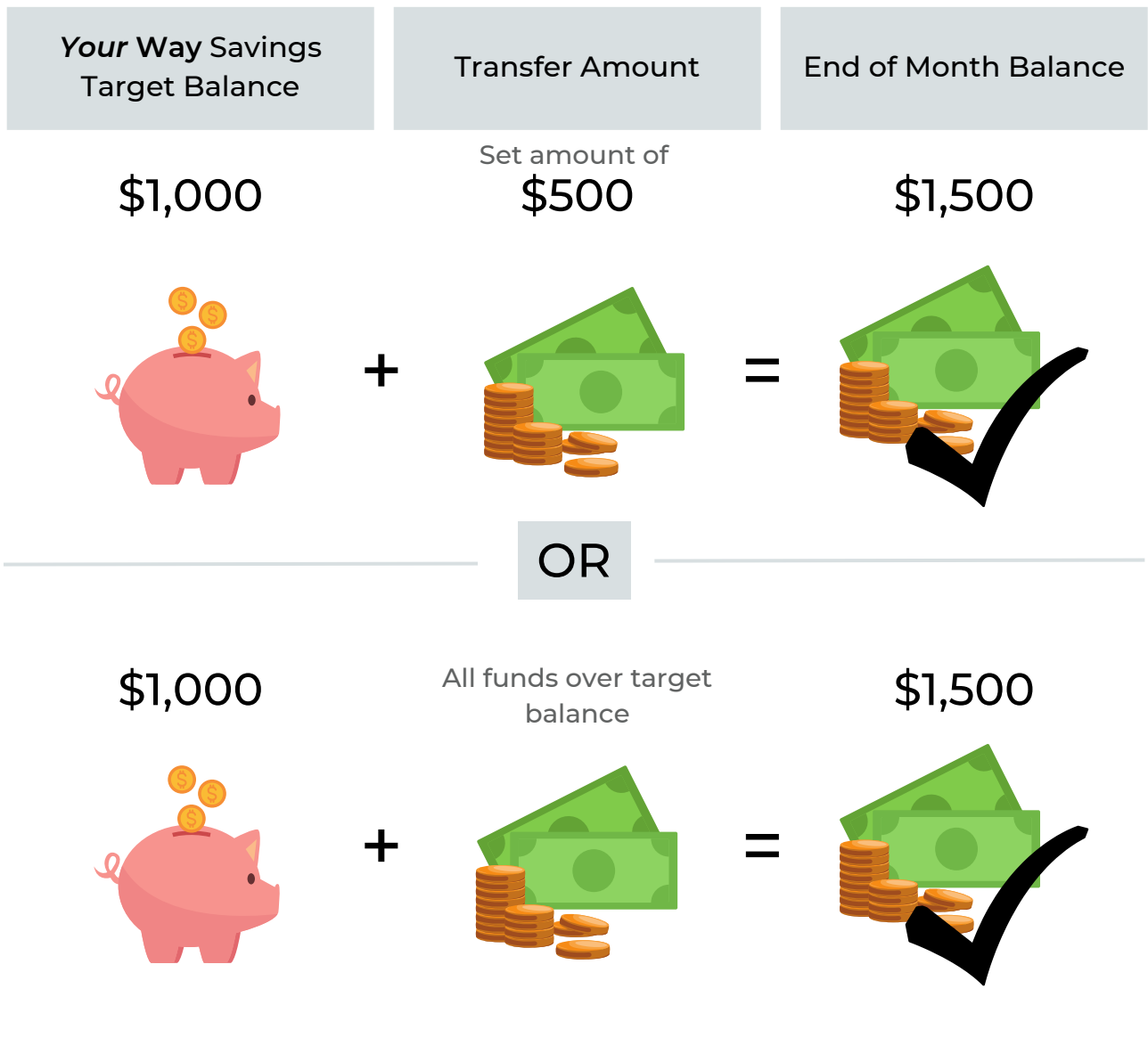
Build your balance and earn more in your certificate account to easily meet your short- or long-term savings goals.



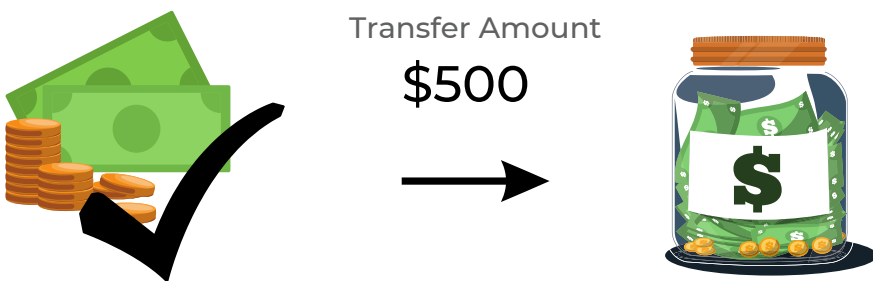
An easier way to plan for short- and long-term goals!

This automatic savings service allows you to transfer up to \$1,500* per month from a **Your Way** Savings account to your certificate(s) to achieve your goals and increase your savings.

Here's how it works:



If Balance Boost qualified, set amount or all funds are transferred to your certificate.



Terms & Conditions: Balance Boost Savings Program

When you enroll in our Balance Boost savings program, you determine the target balance to remain in your *Your Way* Savings account and, when reached, we transfer funds from your *Your Way* Savings account to your share certificate determined by the transfer method established by you.

*Balance Boost transfer methods include a set amount up to \$1,500 over the target balance OR all funds up to \$1,500 over the target balance. Balance Boost transfers happen on the first day after the close of a statement cycle. If you have funds equal to or less than your established target balance, a Balance Boost transfer will not occur.

Balance Boost is only available to members with a *Your Way* Checking and *Your Way* Savings. Balance Boost transfers can only be made from a *Your Way* Savings and can only be made to all regular term certificates and any term certificate special. The total amount for all Balance Boost transfers per member per month is \$1,500. The Balance Boost target balance and transfer method may be changed or cancelled by you at any time. We may cancel or modify the Balance Boost service at any time.