

Early Withdrawal Penalty. We may impose a substantial penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account.

Amount of Penalty. For Regular Certificate and IRA Certificate with a maturity less than one year the early withdrawal penalty of your account is an amount equal to 90 days' dividends, whether earned or not. And 180 days' dividends, whether earned or not for Regular and IRA Certificates with a maturity one year or longer.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i). When an account owner dies.
- (ii). Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or withdrawal is due to disability.

Renewal Policy. Your account is an automatically renewable account, if indicated on the inside.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may be pledged to secure an owner's obligation with the Credit Union, with the exception of IRA funds.

The rates and yields appearing in this Rate Schedule are accurate and effective for accounts as of the date indicated on the inside. If you have any questions or require current rate information on your accounts, please call KV Federal Credit Union at (207) 623-5171.

Complaint Resolution Procedure. If you have a dispute with KV Federal Credit Union regarding your account(s), you may contact us at 207-623-5171 and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address:

http://www.state.me.us/pfr/bkg/bkg_consumer.htm

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

When your complaint involves a federally-chartered credit union, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.



Federal Credit Union
"Your Family's Best Investment"

Office Locations:

Main Office

316 West River Road • Augusta, Maine 04330
(207) 623-5171 • FAX (207) 626-2853

Oakland Branch Office

35 Oak Street • Oakland, Maine 04963
(207) 465-4423 • FAX (207) 465-9456

www.kvfcu.org



RATE SCHEDULE

CERTIFICATE A C C O U N T S



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