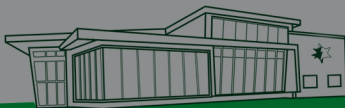


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*APY = Annual Percentage Yield. Only new money not currently on deposit at UMCU is eligible for the promotion. Promotion valid through 4/30/2019. Minimum amount to open and maintain the account is \$500 for 36 months at 3.00%. A penalty will be imposed for early withdrawal.

**APR = Annual Percentage Rate. Rates as low as 3.00%. Refinances of existing UMCU loans are excluded. Subject to credit approval. Rate based on creditworthiness. Promotions, rates, terms and conditions are subject to change without notice.

***Go Blue Checking Account only and does not pay interest. Promotion valid through 4/30/2019. Must direct deposit a minimum of \$100. At least one recurring qualifying direct deposit must be received within 60 days of the checking account open date. The \$100 bonus will be provided into account after 60 days. For new members, a UMCU share savings account with a \$5 deposit must also be opened. Members with an existing UMCU account are not eligible. You must not have closed a personal checking account within 60 days of the start of the promotion in order to be eligible. UMCU may report the value of the bonus to the IRS as required by law. Any applicable taxes are the responsibility of the member. A qualifying direct deposit is an electronic credit of your salary, pension, Social Security, or regular monthly income into your UMCU basic checking account by your employer or an outside agency. Transfers from one account to another do not qualify. The new checking account must remain open for 60 days and in good standing to qualify for the \$100.

Ask a UMCU employee for further information about the terms and fees.