

## ACCOUNT DISCLOSURES (continued)

**a. Amount of Penalty.** For Share Certificate and IRA Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 months	3 months' dividends
Terms of 1 year	6 months' dividends
Terms of 2 years	1 years' dividends
Terms of 3 years or longer	2 years' dividends

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be 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 dividends have already been paid, the penalty will be deducted from the principal.

**c. 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 or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is non-transferable and nonnegotiable.

**11. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

## Contact Information

### Main Branch

6801 Industrial Road • Springfield, VA 22151

**Mailing Address:** PO Box 1607 • Springfield, VA 22151

**Phone:** 703.750.4394 • 800.952.3999

**Fax:** 703.750.7626

### Telephone Teller

703.750.7505 • 800.952.3999

### Branch Hours

Monday - Thursday 7:30 am - 4:00 pm

Friday 7:00 am - 4:00 pm

### Surcharge - Free WGLFCU ATM Locations

**Springfield Operations Center:** 6801 Industrial Road

Springfield, VA 22151

**Downtown Office:** 101 Constitution Avenue, NW

Washington, DC 20080

**Southeast Station:** 4000 Forestville Road

Forestville, MD 20747

**Northwest Station:** 11801 Nebel Street

Rockville, MD 20852

Plus over 65,000 Allpoint and CO-OP Network ATMs

*-locations can be found on our website*

### Email

Information@wglfcu.org

### Website

www.wglfcu.org



facebook.com/wglfcu



**Washington Gas Light**  
Federal Credit Union

Bringing our Members' Financial Dreams to Light

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

**LOANLINER.**

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Truth-in-Savings  
Disclosure

Share Certificate  
Accounts



**Washington Gas Light**  
Federal Credit Union

# TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

Maturity Date:

## RATE SCHEDULE

RATE SCHEDULE									
ACCOUNT TYPE	<input type="checkbox"/> Share Certificate		<input type="checkbox"/> Jumbo Share Certificate		<input type="checkbox"/> IRA Share Certificate		<input type="checkbox"/> Jumbo IRA Share Certificate		
Minimum Opening Deposit:	\$1,000.00		\$100,000.00		\$1,000.00		\$100,000.00		
Dividends Compounded:	Monthly		Monthly		Monthly		Monthly		
Dividends Credited:	Monthly		Monthly		Monthly		Monthly		
Dividend Period:	Account's Term		Account's Term		Account's Term		Account's Term		
<b>RATE TYPE</b>	Fixed		Fixed		Fixed		Fixed		
<b>TERM</b>	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Annual Percentage Yield (APY) (%)
<input type="checkbox"/> 6 Month <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year <input type="checkbox"/> 4 Year <input type="checkbox"/> 5 Year	SEE SEPARATE RATE SHEET								
Additional Deposits:	Not Allowed		Not Allowed		Not Allowed		Not Allowed		
Withdrawals:	Allowed - See Transaction Limitations Section		Allowed - See Transaction Limitations Section		Allowed - See Transaction Limitations Section		Allowed - See Transaction Limitations Section		
Renewable:	Automatic		Automatic		Automatic		Automatic		

## ACCOUNT DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. \*At your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.