

I would like to open a: Certificate IRA Certificate
 in the amount of \$ _____
 on Account Number _____
 Check or money order enclosed
 Transfer funds from Share # _____ on account number _____
 Make recurring automatic transfer deposits of \$ _____
 Transfer funds from Share # _____ on account number _____
 Monthly starting _____
 Biweekly starting _____
 Length of Certificate: 3-month 12-month 36-month
 6-month 18-month 48-month
 9-month 24-month 60-month
 Pay Dividends: Into Certificate (only option for IRA Certificate)
 Into Share # _____ on account # _____
 Send monthly dividend check to address on record

IRA Certificates Only:

This is a: Contribution for _____ tax year
 Traditional IRA
 Roth IRA
 Coverdell Education Savings Account

An IRA application must be on file in order to purchase an IRA Certificate.

Note: This section is intended for IRA contributions only. To complete the required paperwork for any other type of IRA transaction (i.e. Rollover, Direct Rollover, etc.) you can visit the IRA Service Center online at psecu.com/iras or call PSECU to speak to one of our representatives.

Print Name: _____

Signature: _____ Date: _____

Home Phone: () _____ Work Phone: () _____

Credit Union Use Only: Received by Teller #: _____
 Date Received: _____

Apply Today!

Certificates

Choose from the following application options:

- Apply for your certificates online through PSECU's Investment Center or use PSECU's online account access service, psecu@home®. Both are conveniently located at psecu.com.
- Fill out the attached application and return it with your deposit or transfer information to:

PSECU
 P.O. Box 67013
 Harrisburg, PA 17106-7013

- Call a PSECU Member Service Representative at 717.234.8484 in Harrisburg or 800.237.7328 nationwide.

If you are transferring funds from PSECU Shares, please call PSECU or use the online Certificate application.

Main Office
 717.234.8484 in Harrisburg
 800.237.7328 nationwide

Self-Service Telephone (SST)
 717.236.9150 in Harrisburg
 800.435.6500 nationwide

Rate Line
 717.234.8484 in Harrisburg
 800.237.7328 nationwide

TDD
 717.777.2100 in Harrisburg
 800.472.1967 nationwide

Loan By Phone
 800.LOAN.555

Web Site
psecu.com

Mobile Access
<https://m.psecu.com>



Our commitment. Your peace of mind.
 See psecu.com/security for details.

This credit union is federally insured by the National Credit Union Administration. Equal Opportunity Lender.

Pennsylvania State Employees Credit Union Form #5402 11/09

Certificates



My Time. My Money. My PSECU.

PSECU offers two great certificate options ... Fixed-Rate Certificates and IRA Certificates.

With either option, your investment can grow in as little as three months or as many as 60 . . . you choose the term. Your PSECU Shares, Money Markets and Certificates are federally insured by the National Credit Union Administration (NCUA) up to \$250,000, the maximum allowed by law. IRAs are insured separately from other PSECU Shares. The combined balances of your IRA Shares and IRA Certificates are federally insured up to \$250,000.

Minimum Balance to Open

\$500.

Minimum Balance to Earn Annual Percentage Yield (APY)

\$500.

Rate

Declared weekly. Fixed for the term of your Certificate.

Dividends*

Dividends, calculated on actual daily balances, are earned from the day of deposit until the day of withdrawal. They are compounded monthly and are paid into your Certificate or any Share. You may also choose to have a dividend check mailed automatically to your address of record. Available dividends may be withdrawn at any time without penalty and will reduce the earnings on the Certificate. IRA dividends are compounded monthly and must be paid directly into IRA Certificates. For more information regarding withdrawals, refer to the "Withdrawal Restrictions" section.

Terms

3, 6, 9, 12, 18, 24, 36, 48 and 60 months.

Maturity

Certificates will automatically renew at the rate in effect at the time of maturity unless PSECU is contacted on or before the maturity date. Upon renewal, the term will be the same as the original term. You have up to 10 calendar

days after maturity to notify PSECU if you wish to redeem without penalty. A Maturity Notice will be mailed approximately 10 days before the maturity date.

Withdrawal Restrictions**

Any early withdrawal will cause a forfeiture of 90 days of dividends on the principal amount withdrawn whether or not the Certificate has earned an initial dividend. This penalty will be deducted from the Certificate and calculated at the annual rate of interest being paid on the Certificate. If the withdrawal plus penalty takes the Certificate below the minimum \$500 balance, the Certificate will be closed and the penalty will now be calculated on the entire balance. All Certificate penalty withdrawals must be in writing. There is a \$100 minimum withdrawal. PSECU penalties will not be incurred on a withdrawal of earned dividends. IRA Certificates may be subject to IRS penalties.

Fees

None.

Overdraft

Not available.

Additional Deposits

You can start or increase recurring deposits up to 30 days after the Certificate is opened or renewed. You can stop or decrease deposits at any time. Recurring deposits are made through automatic transfers only. Automatic transfer must begin within 30 days after the Certificate

is opened or renewed. IRA recurring payments or transfers are for the current calendar year only. If the transfer amount you selected is not available in your Automatic Transfer Shares on the transfer date, only the available funds will be transferred.

*The payment of dividends is based on the available current and undivided earnings of PSECU. The Annual Percentage Yield (APY) for a one year or less time deposit is based on the assumption that the funds will remain on deposit for a full year at the stated rate. The APY calculations are based on the assumption that the dividends remain on deposit for a full year (Shares) or until maturity (Certificates). A withdrawal will reduce earnings. Regulations prohibit dividends in excess of available earnings.

** There is no PSECU penalty if: the Regular Certificate has reached maturity; the certificate redemption is within the 10-day grace period; you are withdrawing available earned dividends; or the member dies and PSECU received proper verification.

There are no PSECU penalties on an IRA Certificate if: a member has reached 59 1/2 years of age; the certificate is within the seven-day revocation period; or there is a death of IRA owner. PSECU will also waive the penalty for early distribution for any purpose recognized by the IRS as a penalty-free distribution. Any IRA withdrawals may be subject to IRS penalties.

All information is subject to change at any time.

For Current Certificate Rate Information:

- View the Certificates section at psecu.com/certificates.
- Or, call PSECU's Rate Line at 800.237.7328 nationwide or 717.234.8484 in Harrisburg. At the menu prompt, select option 1 to hear PSECU's most current rates.

