

TRUTH-IN-SAVINGS DISCLOSURE

CLASSIC CERTIFICATE OF DEPOSIT (Three months to five years)

Rate Information - The interest rate on your account is _____ % with an annual percentage yield of _____ %. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every month and at maturity.

Crediting frequency - Interest will be credited to your account every month and at maturity. Alternatively, you may choose to have interest paid to your Checking, Savings, or Money Market account every month rather than credited to this account.

Minimum balance requirements:

The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make deposits into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity. You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature _____ .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty we may impose will equal one half of the CD Term of interest, with a maximum penalty of two years interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, your deposit will be placed in your Regular Share Savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any) and other comparable features as the current classification of the original time account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

SIGNATURE CERTIFICATE OF DEPOSIT (One to five years)

Rate Information - The interest rate on your account is _____ % with an annual percentage yield of _____ %. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every month and at maturity.

Crediting frequency - Interest will be credited to your account every month and at maturity. Alternatively, you may choose to have interest paid to your Checking, Savings, or Money Market account every month rather than credited to this account.

Minimum balance requirements:

The minimum balance required to open this account is \$10,000.00. You must maintain a minimum daily balance of \$10,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make deposits into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity. You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature _____ .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty we may impose will equal one half of the CD Term of interest, with a maximum penalty of two years interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, your deposit will be placed in your Regular Share Savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any) and other comparable features as the current classification of the original time account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

PREMIER CERTIFICATE OF DEPOSIT (One to five years)

Rate Information - The interest rate on your account is _____ % with an annual percentage yield of _____ %. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, interest will be compounded every month and at maturity.

Crediting frequency - Interest will be credited to your account every month and at maturity. Alternatively, you may choose to have interest paid to your Checking, Savings, or Money Market account every month rather than credited to this account.

Minimum balance requirements:

The minimum balance required to open this account is \$25,000.00. You must maintain a minimum daily balance of \$25,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make deposits into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity. You can only withdraw interest before maturity if you make arrangements with us for periodic payments of interest in lieu of crediting.

Time requirements - Your account will mature _____ .

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty we may impose will equal one half of the CD Term of interest, with a maximum penalty of two years interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, your deposit will be placed in your Regular Share Savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time accounts on the maturity date which have the same term, minimum balance (if any) and other comparable features as the current classification of the original time account.

You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share (\$1.00) in your Regular Share Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than sixty days notice in writing before each withdrawal from a dividend earning account other than a Certificate of Deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Fees and charges - Please refer to our separate fee schedule for additional information about charges.

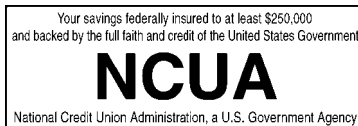
National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. If the figures are not filled in, please see the rate sheet that is with this disclosure or your periodic statement.

- CLASSIC CERTIFICATE OF DEPOSIT**
- SIGNATURE CERTIFICATE OF DEPOSIT**
- PREMIER CERTIFICATE OF DEPOSIT**
- Maturity notice** - Your _____ account will mature on _____, and it will automatically renew unless you prevent it. The new maturity date will be _____. The interest rate and annual percentage yield that will apply to your _____ account if it is renewed have not yet been determined. That information will be available on _____. On or after that date, you may call the credit union during regular business hours at (816) 361-4194 to find out the interest rate and annual percentage yield that will apply to your account if it is renewed.

Mazuma Credit Union
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Overland Park, KS 66224
(816) 361-4194
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