



Dear Valued Member:

Your Certificate is maturing on the date shown below. Our current rate sheet is also enclosed; please review the Certificate rates and APYs under the Certificate heading.

- If you desire to renew your Certificate for the same term, at the rate and APY shown on the attached sheet, this will be done for you automatically.... you do not have to reply to this letter or call us. Some terms are not currently available; see below to select an available term. **** If the Certificate type you have chosen is a "Special Certificate" or a "Promotion", the Certificate will automatically close on the maturity date, and your funds will be deposited to your share account.**
- **Meet or Beat:** The credit union will meet or beat another financial institutions rate. The credit union requires a copy of the institutions rate/APY information and you must follow the terms and agreements of that certificate. *Some restrictions may apply, call for details.
- Remember if your certificate is for 12 months or longer you may elect to "step-up" your certificate rate. This allows you once during the term of your Certificate to elect a higher rate if one is being offered by the Credit Union. You have to call us to elect a higher "step-up" rate and cannot be done on Certificate Specials.
- If you desire to change the term of your Certificate, or transfer your funds to your savings/share or checking/share draft account, or mail you a check, we need to hear from you now. *(To avoid an interest penalty we must hear from you no later than 10 working days from your Certificate's renewal date.)*
- Certificate rates are set weekly and new rates and APYs are effective the first business day of each week. We will pay you the rate listed on the rate sheet or our current rate; whichever is higher, at the time your Certificate renews. Rates may be found at www.Countryside.org or call us at 315-445-2300 or 1-800-219-2132 extension 350.

We appreciate your membership and business!

Name: _____
 Account # _____
 IRA _____ Regular _____ Cert. # _____
 Maturity Date _____
 Term _____

Purchase a new Certificate(s) as indicated below, please circle:

Term: 6 months, 12 months, 24 months, 60 months, Special _____ *(If currently available)*

Amount of new certificate: _____

Dividend Method (Pick one): Compound dividend _____, deposit to savings _____ or checking _____, send monthly check _____.

Other Action(s) desired (Please Pick One):

- Transfer Certificate upon maturity to account _____ suffix _____.
- Send me a check for \$ _____.
- Other options _____

* **Signature:** _____

Date: _____

For Office Use:

New Certificate # _____ \$ _____ Rate _____ % APY _____ % R Date _____ Maturity _____