

Creighton Federal Platinum Certificates of Deposit Disclosure

Important Disclosure – Certificates of Deposit

The following information is provided to you pursuant to the requirements of the Truth in Savings Act and Regulation DD of the Federal Reserve Regulations. Regulation DD requires depository institutions to disclose the terms of deposit accounts to consumers. However, the terms described in this disclosure are subject to change at any time.

DEPOSIT CONSUMER ACCOUNTS The following disclosures apply to deposit consumer accounts maturing in more than one month and that are automatically renewable.

Rate Information: Certificates of Deposit (CDs): The Annual Percentage Yield for CDs is as follows: For 90 day, \$500.00 minimum balance - 0.05%, 90 day \$10,000 minimum balance - 0.10%, for 90 day \$25,000 minimum balance - 0.20%. For 6 month, \$500.00 minimum balance - 0.20% for 6 month, \$10,000 minimum balance - 0.25%, for 6 month, \$25,000 minimum balance - 0.30%. The Interest Rates for CDs are as follows: For 90 day, \$500.00 minimum balance - 0.04%, 90 day \$10,000 minimum balance - 0.09%, for 90 day \$25,000 minimum balance - 0.19%. For 6 month, \$500.00 minimum balance - 0.19% for 6 month, \$10,000 minimum balance - 0.24%, for 6 month, \$25,000 minimum balance - 0.29% for the term of the certificate contract.