

Increase Your Rate - Add Money With "Customiser" Term Share Coupons

What is a "Customiser" Coupon?

A "Customiser" Coupon allows you to increase the interest rate on qualifying Term Share Certificates (TSCs). Also, the "Customiser" Coupon allows you to make an additional deposit to that TSC. Whatever option you use with a "Customiser" Coupon, the original maturity of the TSC remains the same.

Can I use a "Customiser" Coupon to get a higher interest rate if rates go up in the future?

Yes, if rates go up, you can use the coupon to increase the rate on qualifying TSCs. So, you can lock in attractive rates today and still take advantage of higher rates in the future. You can also deposit more money into the TSC when you use the coupon. Imagine being able to get a higher rate and add money to an existing TSC.

What can I do with the "Customiser" Coupon if interest rates go down in the future?

If interest rates go down, you can use the coupon to add money to your existing TSC without lowering the interest rate. So regardless of which way interest rates go, the add money feature of the coupon gives you a valuable option.

What TSCs qualify for "Customiser" Coupons?

"Customiser" Coupons are issued with TSCs with maturities of two (2) years or longer. TSCs with maturities of 24 or 30 months receive one (1) "Customiser" Coupon. TSCs with maturities of 3, 4 and 5 years receive two (2) "Customiser" Coupons. That's right...you receive two (2) "Customiser" Coupons on longer term TSCs.

Some things to keep in mind about "Customiser" Coupons.

- 1) You can change the TSC rate or deposit money (or both) at the time the coupon is used. Let's say you use the coupon to increase the TSC rate, but you do not deposit more money then. You cannot come in the next day to deposit more money using the redeemed coupon.
- 2) If your original TSC is in the deposit category of less than \$10,000, you cannot "move" your TSC up to the deposit category of \$10,000 or more at a later date by the accumulation of dividends or by depositing more money.
- 3) Early withdrawal penalties are still in effect.
- 4) "Customiser" Coupons are not available for IRA TSCs.
- 5) Regardless of how or when you use your "Customiser" Coupon(s), the original maturity of your TSC will not change.
- 6) A coupon may not be used if the TSC is pledged as collateral on a loan.
- 7) This program may be discontinued at any time without notice, but "Customiser" Coupons issued prior to termination of the program will still be honored.

If you want to take advantage of a "Customiser" Coupon(s), choose a TSC with a term of 24 months or longer. TSCs with terms of 24 or 30 months receive one coupon...and TSCs with terms of 3, 4 and 5 years receive two coupons.

If you have any questions about the "Customiser" Coupon Program, please call 715-346-6534 or toll free at 877-368-7928. We will be happy to answer any questions you may have.

