



DISCLOSURE

DREAM. SAVE. WIN!
Prize-Linked Savings Program

The following disclosures for PCM Credit Union’s (“the Credit Union”) DREAM. SAVE. WIN! prize linked savings program are an addendum to the Member Service Agreement, Part 2 and Rate and Fee Disclosures you received at new account opening. All fees and rates for this account will be provided to you on an ongoing basis on the Credit Union’s most current Rates and Fee Disclosures.

To qualify for prizes linked to the Credit Union’s DREAM. SAVE. WIN! account, you must open the account with a minimum of \$50.00 and automatically deposit \$50.00 per month through direct deposit or automatic transfer established by agreement with the Credit Union. Automatic payments established through Virtual Branch, Mobiliti and TLC do not qualify as an automatic transfer. If you choose to cancel the direct deposit or automatic transfer, you will no longer be eligible for Prizes the Credit Union offers for this program.

No withdrawals are allowed within the first 12 months of opening your DREAM. SAVE. WIN! account. Withdrawals after the first 12 months will be permitted within the first 10 days of each calendar quarter (January, April, July, October).

Early withdrawals within the first 12 months or withdrawals made after the first 12 months, and after the first 10 days of each calendar quarter will be subject to a penalty of \$5.00 or 90 days dividends, whichever is greater, on the amount withdrawn at the rate in effect at the time of the withdrawal.

Each primary member opening a DREAM. SAVE. WIN! account will be eligible for one entry into the Prize drawing when the above mentioned criteria has been met. Prizes and drawing times will be announced through the Credit Union’s normal communication channels with its members.

By signing below, I consent to participate in PCM Credit Union’s DREAM. SAVE. WIN! prize linked savings program. I understand my eligibility to participate in the Prize drawing(s) is governed by separate Official Rules for the program, which are available upon my request.

Account Number: _____

Date: _____

Signature: _____