

Star USA Federal Credit Union
SHARE CERTIFICATE POLICY AND AGREEMENT

- Certificate may not be pledged, transferred or assigned to any party other than the Credit Union.
- Joint owner(s) of the member's primary account will be considered to have the same rights with respect to the share certificate.
- The certificate may be pledged as collateral security for a loan or loans from the Credit Union without the consent of other owners and subject to Credit Union policies.
- If certificate funds other than dividends are withdrawn before maturity, there will be a penalty of 180 days interest on the amount of the withdrawal.
- Share Certificate accounts may not be drawn below the minimum balance of \$1,000 without full closure and penalty on the entire balance.
- The Credit Union will give the member at least ten (10) days notice prior to maturity. If the certificate is not renewed at maturity, the Credit Union will transfer all certificate funds to the regular share account.

I have read the Share Certificate Agreement and agree to the terms therein.

Signature

Date

I hereby authorize Star USA Federal Credit Union to establish a:

6 month	Certificate in the amount of \$ _____
1 year	Certificate in the amount of \$ _____
3 year	Certificate in the amount of \$ _____
5 year	Certificate in the amount of \$ _____

I authorize the purchase of this Share Certificate by:

- \$ _____ transfer from the regular share account.
- \$ _____ transfer from my share plus account. (No share plus penalties will be assessed.)
- \$ _____ enclosed check, money order, wired funds, etc.
- \$ _____ TOTAL (Should equal purchase amount.)
- \$ _____ transferring entire maturing certificate amount to purchase new certificate.

Monthly dividends are to be:

_____ added to principal.
_____ paid to regular share account.
_____ mailed to member.

Signature

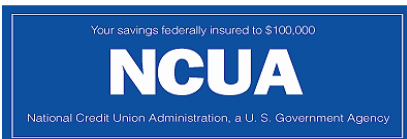
Date

Member #

Social Security #

Home telephone #

Work telephone #



Your savings are federally insured to \$100,000
By the National Credit Union Administration
a U.S. Government Agency