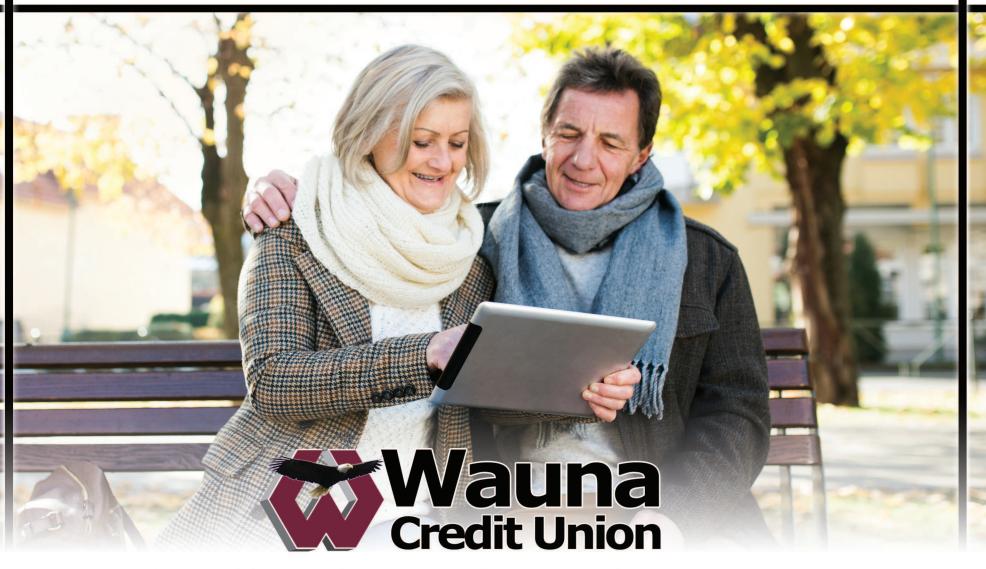


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*APY=Annual Percentage Yield. The special 9-month and 13-month Certificate Accounts minimum deposit requirement is \$10,000 New Money only to open the account; New Money may not originate from another Wauna Credit Union deposit account. Deposits exceeding the \$10,000 New Money minimum deposit are not restricted. The special 9-month Certificate Account APY is 2.019% and the Dividend Rate is 2.00%. The special 13-month Certificate Account APY is 2.29% and the Dividend Rate is 2.267%. Some fees could reduce earnings. The special 9-Month and 13-Month Certificate Accounts are also available as an IRA. Early withdrawal penalty: We may impose a penalty if you withdraw any of the principle before the maturity date, or the renewal date if it is a renewal account. This special offer is available through February 28, 2019, and may be terminated without notification. Membership with Wauna Credit Union required to be eligible for this special offer. Please contact Wauna Credit Union for membership eligibility details.