



## share agreement

I understand that Shares are considered risk capital and therefore do not qualify for deposit insurance under the Credit Union Deposit Guarantee Corporation.

I understand I am able to apply to the Board of Directors to redeem any amounts in excess of the \$500 minimum Equity requirement. The redemption of any shares is subject to the approval of the Board of Directors and the Board of Directors may approve or deny any such request, in its sole discretion. If dividends are paid, the return is calculated on the minimum annual balance for the year, beginning from December 31st of the previous year.

It is my responsibility to provide notification to increase or decrease the additional investment contributions.