



Your
**DEPOSIT
ACCOUNT**

**CERTIFICATES
OF DEPOSIT**

**TRUTH-IN-SAVINGS
DISCLOSURE**

Anheuser-Busch Employees' Credit Union
American Eagle Credit Union, a division of ABECU
Purina Credit Union, a division of ABECU
1001 Lynch Street
Saint Louis, MO 63118
(314)771-7700
(800)325-9905

TRUTH-IN-SAVINGS DISCLOSURE

CERTIFICATES OF DEPOSIT

Fixed Rate CD Information - Please see a separate disclosure for additional rate information. You will be paid the applicable rate listed on that disclosure until first maturity.

Variable Rate CD Information - Rate is based on the same-term fixed rate certificate less a margin. See separate disclosure for current rate information. **Frequency of rate changes** - After date of issuance, rate may adjust twice during the term of the account. Term is divided into three equal periods. Rate adjusts on anniversary date of each subsequent period (ie: a 60 month variable rate certificate may adjust on the anniversary date in the 20th month and the 40th month). Rate will adjust to current rate for same-term fixed rate certificate less a margin. Rate may increase or decrease, however, rate will never be lower than the rate earned on date of issuance.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is equal to the term of the certificate of deposit. For example, the beginning date of the first dividend period of the calendar year is the day the account is opened, and the ending date of such dividend period is on the maturity date of the account. All other dividend periods follow this same pattern of dates.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00. All members of the Credit Union's youth groups (Junior Account

Program, Financial Youth Group and Young Adult Financial Group) are eligible to open this account with a minimum balance of \$500.00.

You must maintain the required minimum daily balance of \$1,000.00, or \$500.00 for youth accounts, in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Early withdrawal penalties - A penalty may be imposed for withdrawals before maturity -

- If your account has an original maturity of one year or less:
The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than one year, up to three years:
The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

- If your account has an original maturity of more than three years:

The penalty we may impose will equal 270 days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

Withdrawal of dividends prior to maturity -

The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below). We can prevent renewal if we mail notice to you at least 20 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fixed Rate CD -

Each renewal term will be the same as the original term, beginning on the maturity date.

Variable Rate CD -

Account will automatically renew at maturity for identical term, fixed rate certificate.

The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

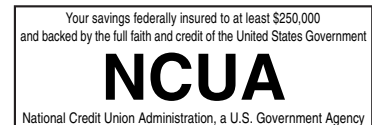
Bylaw requirements:

You must complete payment of one share (\$5.00) in your Regular Savings account, Silver Eagle Savings account, Junior account, Financial Youth Group account, or your Young Adult Financial Group account as a condition of admission to membership.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Please see a separate disclosure for rate information.

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