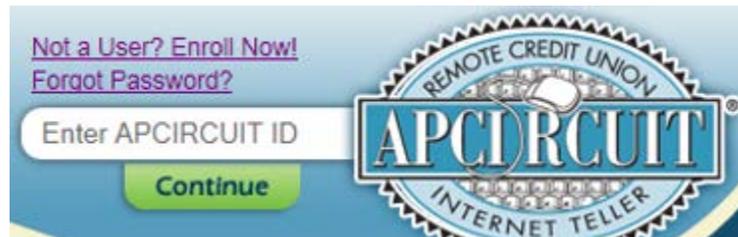


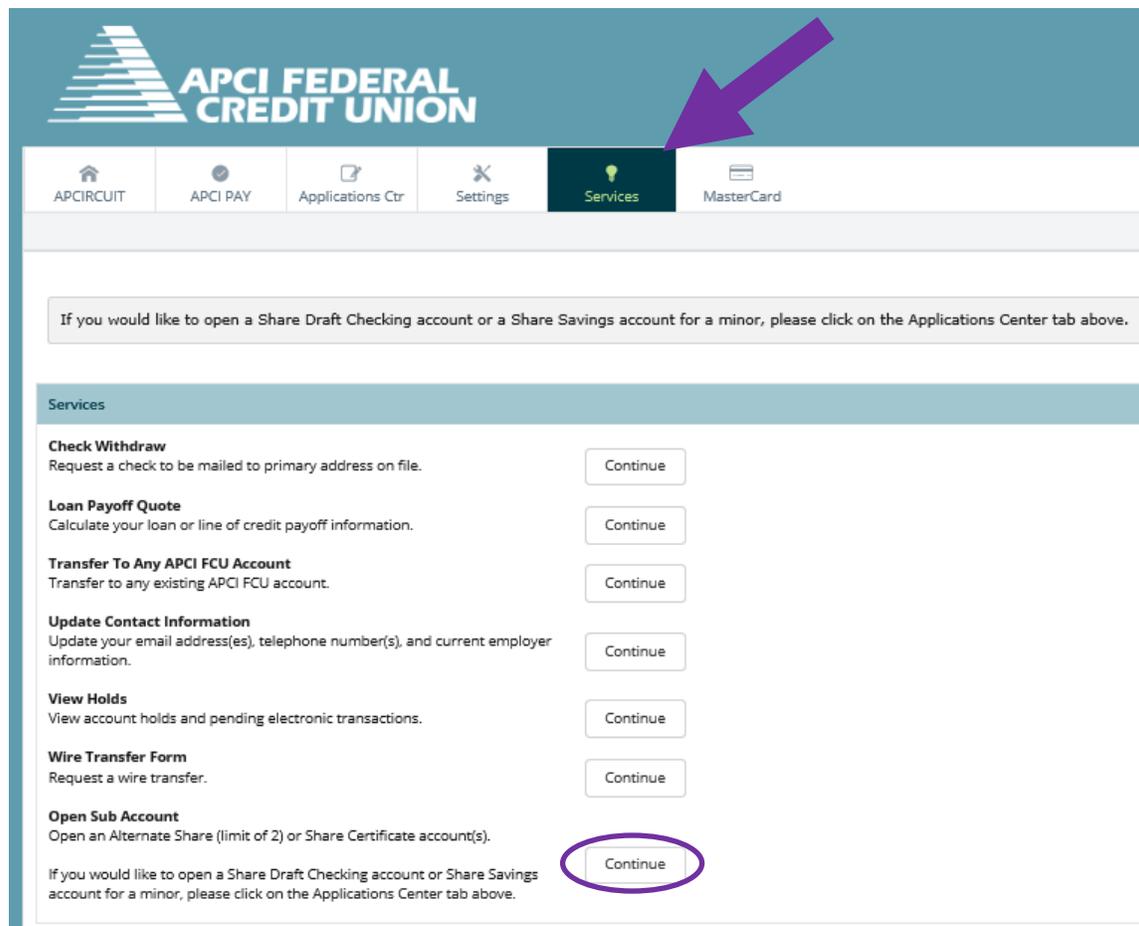
## HOW TO – Purchase a Share Certificate within APCIRCUIT®

APCIRCUIT® PC Home Banking Service is the main system of our APCI eCU suite of electronic banking services. You can purchase a Share Certificate using APCIRCUIT. The minimum amount you can purchase a Share Certificate for is \$500.

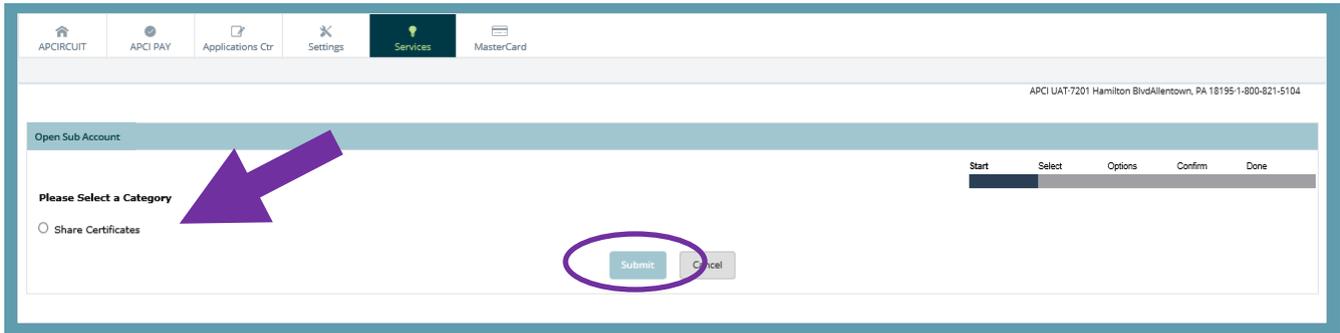
1. Visit [apcifcu.org](http://apcifcu.org) and enter your APCIRCUIT ID and click “Continue.” Follow the prompts to complete the login process.



2. Click the “Services” tab and then select “Continue” after the Open Sub Account listing on the Services page.



**3. Under Open Sub Account, select “Share Certificate” and then click “Submit.”**



APCI UAT:7201 Hamilton BlvdAllentown, PA 18195-1-800-821-5104

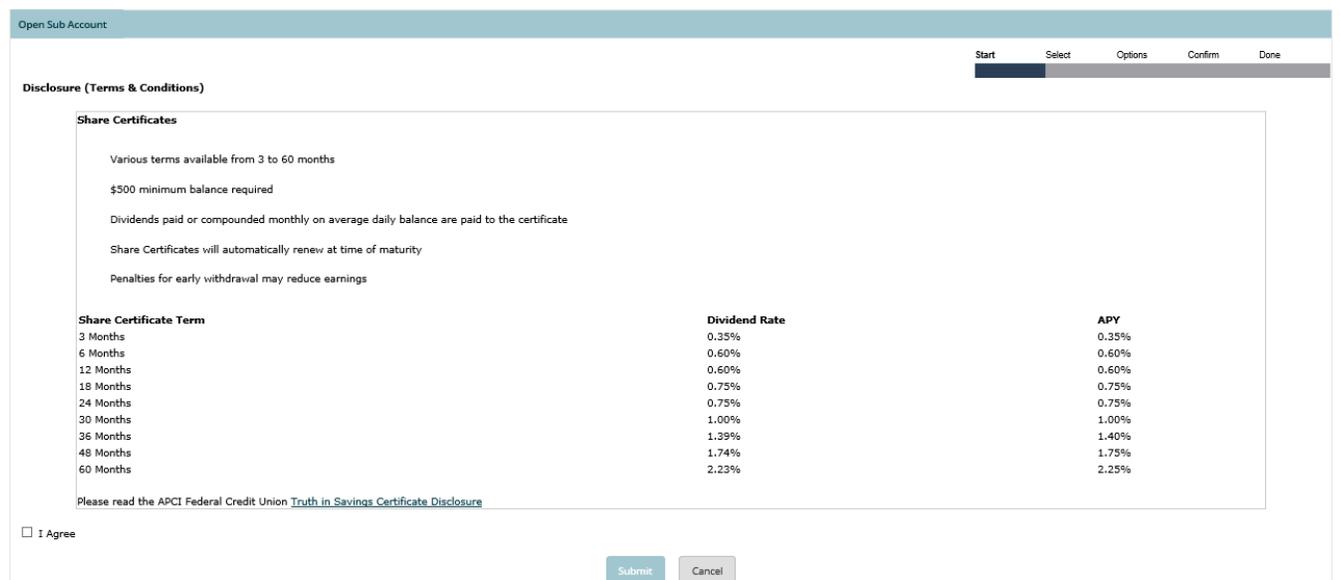
Open Sub Account

Please Select a Category

Share Certificates

Submit Cancel

**4. The next screen provides the Disclosure (Terms & Conditions). Read the Truth in Savings Certificate Disclosure and check the “I Agree” box and then click “Submit.”**



Open Sub Account

Disclosure (Terms & Conditions)

Share Certificates

Various terms available from 3 to 60 months

\$500 minimum balance required

Dividends paid or compounded monthly on average daily balance are paid to the certificate

Share Certificates will automatically renew at time of maturity

Penalties for early withdrawal may reduce earnings

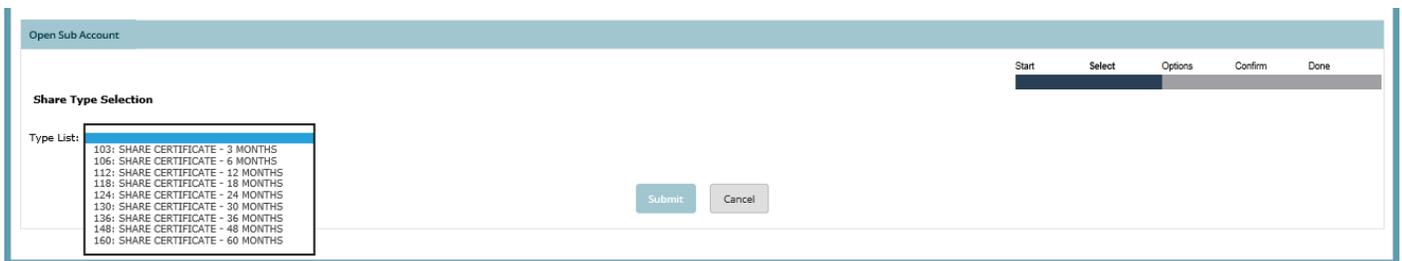
Share Certificate Term	Dividend Rate	APY
3 Months	0.35%	0.35%
6 Months	0.60%	0.60%
12 Months	0.60%	0.60%
18 Months	0.75%	0.75%
24 Months	0.75%	0.75%
30 Months	1.00%	1.00%
36 Months	1.39%	1.40%
48 Months	1.74%	1.75%
60 Months	2.23%	2.25%

Please read the APCI Federal Credit Union [Truth in Savings Certificate Disclosure](#)

I Agree

Submit Cancel

**5. Select the term of the Share Certificate you wish to purchase from the drop-down box and then click “Submit.”**



Open Sub Account

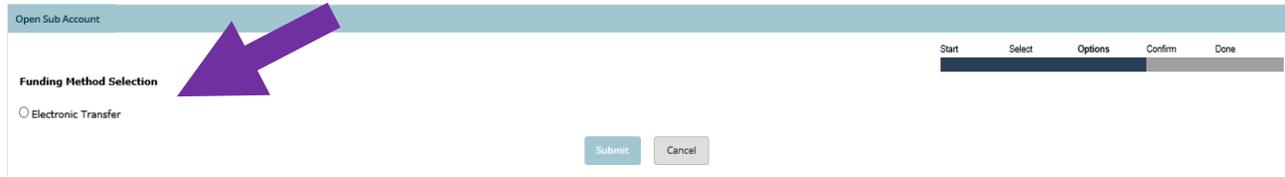
Share Type Selection

Type List:

- 103: SHARE CERTIFICATE - 3 MONTHS
- 106: SHARE CERTIFICATE - 6 MONTHS
- 112: SHARE CERTIFICATE - 12 MONTHS
- 118: SHARE CERTIFICATE - 18 MONTHS
- 124: SHARE CERTIFICATE - 24 MONTHS
- 130: SHARE CERTIFICATE - 30 MONTHS
- 136: SHARE CERTIFICATE - 36 MONTHS
- 148: SHARE CERTIFICATE - 48 MONTHS
- 160: SHARE CERTIFICATE - 60 MONTHS

Submit Cancel

6. Select “Electronic Transfer” as the method in which you want to fund the Share Certificate purchase and then click “Submit.”



Open Sub Account

Funding Method Selection

Electronic Transfer

Submit Cancel

Start Select Options Confirm Done

7. Select the account from which you want to transfer from and enter the dollar amount you want to transfer to the new account. Then click “Submit.”



Open Sub Account

Electronic Transfer Details

Select the share or loan to transfer from: Select share...

Enter the amount you want to transfer to the new account: 500 . 00

Submit Cancel

Start Select Options Confirm Done

8. You will then see a New Share Verification screen showing the details of the transaction. If the information is correct, click “Submit.”

9. The next screen will state that your New Share Creation is Complete.

- a. The new Share Certificate details will be available to view the next time you log in to APCIRCUIT.