

Columbia Regional Credit Union

1623 Hatcher Lane • Columbia, TN 38401 • 931-388-6914 • Fax: 931-388-6697

www.crcu.virtualcu.net

Dear Roth IRA Owner:

In order to provide you with better service and a simpler agreement for your Roth Individual Retirement Account (IRA), we are changing to new Roth IRA program documents. Enclosed is a copy of the new Credit Union Roth IRA Custodial Agreement and the new disclosure statement, which describe in detail the administration of your Roth IRA. Please provide the requested information at the bottom of this letter, then sign and return it to us in the enclosed envelope. We recommend that you keep the new agreement and disclosure statement with your other IRA documents.

Administration of your Roth IRA under this new agreement will be effective upon your return of this signed acknowledgement. Please feel free to contact us if you have further questions regarding your Roth IRA.

Sincerely,

Phyllis Gilbert
Manager

I acknowledge receipt of the new agreement, disclosure statement, and financial projection table. I consent to having my Roth IRA administered under the terms of this agreement.

IRA Owner's Signature

Date [MM/DD/YYYY]

IRA Owner's Name [PLEASE PRINT]

Social Security Number