

The following disclosures and terms apply to your accounts with the Credit Union. The Rates & Fees Schedule also sets out terms of your accounts and is hereby incorporated by reference as if fully set forth herein.

1. RATE INFORMATION. Please see our current Rates & Fees Schedule for current Annual Percentage Yield (APY), any applicable tiers, and variable rate accounts. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may vary as explained in the Rates & Fees Schedule.

Rewards Plus Checking: You must meet the following criteria each calendar processing month to qualify for the dividend disclosed on your Deposit Account Rates Disclosure: You must agree to receive notifications and statements electronically; have 10 debit POS or more transactions to the reward account in an aggregate amount of greater than \$250; have 1 direct deposit or more post to the reward account; have 1 ACH debit transaction or more post to the reward account; access Home Branch; and have 1 bill payer transaction or more post to the reward account. Other restrictions and conditions apply – see our website for full details. If you fail to meet these criteria for three months in a row, you rates will be lowered and we will notify you at that time.

Cash Investment Account/Corporate Cash Investment Account: CIAs and CCIAAs provide an investment account coupled with the convenience of checking. CCIAAs are available only to corporations and organizations of our natural person members. In order to qualify for the dividend disclosed on your Deposit Account Rates Disclosure for either account, you must meet the following criteria: maintain a minimum balance of \$1000. If you fail to meet these criteria for three months in a row, you rates will be lowered and we will notify you at that time.

2. NATURE OF DIVIDENDS. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

3. COMPOUNDING AND CREDITING. The frequency with which Interest will be compounded and credited and the Dividend Period is set forth on the Rates & Fees Schedule. The Dividend Period begins on the first calendar day of the Period and ends on the last calendar of the Period. **If you close your share account before interest is paid, you will not receive the accrued interest.**

4. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account is set forth on the Rates & Fees Schedule. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par Value of a share in this credit union is also disclosed on the Rates & Fees Schedule.

5. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance Method* to calculate Interest on your account, as indicated on your Rates & Fees Schedule. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCRUAL OF INTEREST ON NONCASH DEPOSITS. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account.

7. TERM SHARE, CERTIFICATE and IRA CERTIFICATE ACCOUNTS. The following applies to Term Share, Certificate and IRA Certificate Accounts:

Maturity. Your account will mature according to the term indicated on the Rates & Fees Schedule, and as indicated on your account summary or statement.

Early Withdrawal; Penalties. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed on the Rates & Fees Schedule. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. Early withdrawal penalties may be permitted or reduced for IRA accounts or other accounts if applicable law allows.

Renewal Policies. Your term share and certificate accounts will automatically renew at maturity. The Rates & Fees Schedule or the Account Receipt will indicate whether interest will continue to accrue after maturity.

8. FEES AND CHARGES. We may impose fees, charges, or penalties against your account(s). Please see our Rates & Fees Schedule for the types, amounts, and conditions of the fees and charges.

9. TRANSACTION LIMITATIONS. For Club Accounts: You can make one withdrawal or transfer per quarter; more than one withdrawal or transfer per quarter will result in a fee imposed. See Rates and Fee Schedule for the amount of applicable fees. **For all accounts except share draft/checking accounts:** During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, federal regulations require that your account be subject to a fee or may be closed. **For Term Accounts:** After your account is opened, your ability to make additional deposits to your account before maturity may be limited, and withdrawals of dividends prior to maturity might result in a penalty. See the Rates & Fees Schedule for more details. **For IRA Certificate Accounts:** After your account is opened, if you are allowed to make additional deposits, you may not exceed those amounts set forth by applicable law within any single calendar year. **Accounts as security for loans and other obligations:** If you have pledged your shares in the credit union as borrower or guarantor on any loan or other obligation that you owe to us, or if you are delinquent on that obligation, you cannot withdraw an amount that would cause your accounts to fall below the amount that you owe. See your loan documents for more details. **Additional Limitations:** Additional limitations may apply to the use of your accounts in accordance with any other Agreements you may have with us, e.g., Electronic Funds Transfer Agreement, Home Banking Agreement, etc.

Written Notice of Withdrawal: The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.