

Truth-In-Savings Money Market

Rate Information:

The dividend rate and annual percentage yield may change every quarter. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting:

Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period:

For this account type, the dividend period is monthly, for example, beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day for the dividend period, and for the example above is January 31.

Effect of closing your account:

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

A minimum balance of \$2,500 is required to open the account. You must maintain a minimum average daily balance of \$2,500 in your account to avoid a minimum balance fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a minimum balance fee of \$10 for that month.

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:

Dividends will begin to accrue on the business day you deposit cash or non-cash items (for example, checks) to your account. If you close the account before dividends are credited, accrued dividends will not be paid.

Transaction limitations:

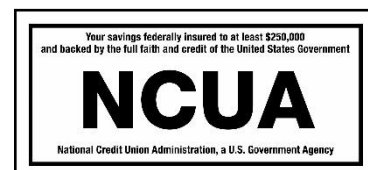
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized, automatic, or computer transfer, telephonic order or instruction or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Fees and charges:

An excess fee of \$10 will be charged for each debit transaction in excess of six during a month.

Nature of dividends:

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.



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