

# TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Money Market	/	Monthly	Monthly	---	---	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Reward Checking Requirements met (See Section 1)* Requirements not met (See Section 1)*	/	Monthly	Monthly	---	---	---	Daily Balance	Account withdrawal, deposit and transfer limitations apply.
Personal Simply Checking	/	---	---	---	---	---	---	Account withdrawal, deposit and transfer limitations apply.
Business Simply Checking	/	---	---	---	\$300.00	---	---	Account withdrawal, deposit and transfer limitations apply.
Personal Checking Plus	/	Monthly	Monthly	---	\$500.00	---	Daily Balance	Account withdrawal, deposit and transfer limitations apply.
Business Checking Plus	/	Monthly	Monthly	---	\$1,000.00	---	Daily Balance	Account withdrawal, deposit and transfer limitations apply.
Restore Checking	---	---	---	\$50.00	---	---	---	Account withdrawal, deposit and transfer limitations apply.

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that 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. For Money Market, Reward Checking, Personal Checking Plus, and Business Checking Plus accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The Money Market accounts are tiered rate accounts. If your daily balance is from \$2,500.00 to \$9,999.99, the first interest rate and annual

percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$19,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is from \$20,000.00 to \$49,999.99, the third interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$50,000.00 or greater, the fourth interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. \*The Reward Checking accounts are tiered rate accounts. If your daily balance is \$25,000.00 or below and you meet all of the following

minimum service requirements during the calendar month, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you complete at least 12 debit card transactions (excluding PIN-based transactions); 2) you have at least one (1) direct deposit/payroll transaction; 3) you have Online Banking; 4) you maintain a good email address at United Credit Union; and 5) you receive e-statements. If your daily balance is \$25,000.01 or greater and you meet all of the minimum service requirements, the second interest rate and range of annual percentage yields listed for this account will apply. Each interest rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a calendar month, the third



interest rate and annual percentage yield listed for this account will apply to the entire balance in the account.

**2. INTEREST COMPOUNDING AND CREDITING** — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

**3. ACCRUAL OF INTEREST** — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Simply Checking, Personal Checking Plus, and Business Checking Plus accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum daily balance requirement is not met each day of the crediting period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the principal in the account each day.

**5. ACCOUNT LIMITATIONS** — For Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Reward Checking, Personal Simply Checking, Business Simply Checking, Personal Checking Plus, Business Checking Plus, and Restore Checking accounts, your account may be closed and the balance transferred to your Regular Share account if there is no activity during a six month period.

**6. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each presentation of a check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**7. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$1.00
Number of Shares Required	1

