

TRUTH-IN SAVINGS DISCLOSURE OVERDRAFT SHARE ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, 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. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Minimum balance requirements:

The minimum balance required to open this account is \$5.00. You must maintain a minimum average daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method -

Dividends are calculated by the average daily balance method which 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. The period we use is the calendar month.

Accrual of dividends on noncash deposits -

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Overdraft Transfer Fee:

There is a \$1.50 transfer fee per occurrence.

Prospective dividend rate - If your average daily balance is more than \$500.00 the interest rate paid on the entire balance in you account will be _____% with an annual percentage yield of _____% for the current dividend period.

Nature of Dividends -

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



Federally insured by NCUA.

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