

# TRUTH IN SAVINGS DISCLOSURE

## FOCUS MONEY MARKET ACCOUNT

### Rate Information

The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

### Compounding Frequency

Interest will be compounded daily. Interest will be credited to your account monthly.

### Minimum Balance Requirements

The minimum balance required to open this account is \$100.00. You must maintain a daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield.

### Daily Balance Computation Method

Dividends are calculated by the daily balance method which applies a periodic rate to the exact daily balance in the account for each day.

### Accrual of Interest on Noncash Deposits

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

### Transaction Limitations

The minimum deposit we allow is \$100.00 per deposit. The minimum amount you may withdraw is \$100.00 per withdrawal. During any month, 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 pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### Nature of Dividends

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

### Prospective Dividend Rate

Average Daily Balance		Dividend Rate*	Annual Percentage Yield*
More Than	Less Than		
\$2499.99	\$10,000.00	%	%
\$9999.99	\$25000.00	%	%
\$24,999.00 or more		%	%

\*for the entire balance

