

TRUTH IN SAVINGS DISCLOSURE

VISION 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 \$25,000.00. You must maintain a daily balance of \$25,000.00 in your account to obtain the disclosed annual percentage yield. You must maintain a daily balance of \$25,000.00 to avoid a monthly service fee. If, during any monthly statement cycle, your account balance falls below \$25,000.00 your account will be subject to a monthly service charge fee of \$15.00 for that month.

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 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

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. Only three of these can be by check. 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		
\$24,999.99	\$50,000.00	%	%
\$49,999.99	\$100,000.00	%	%
\$100,000.00 or more		%	%

*for the entire balance

