



TRUTH IN SAVINGS DISCLOSURE
REPLENISH CHECKING – EXPLORE CHECKING – BRIDGE CHECKING

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft Protection

You can set up transfers from another share account to cover overdrafts. Each transfer made by the credit union from another account to cover an overdraft will be subject to a \$1.50 fee.

Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in the Common Fee Schedule.

Membership Requirement

There is a one-time \$20.00 membership fee when you join Horizon Credit Union. This fee represents your "share" in the credit union, as a member of the credit union you also become an owner of a cooperative organization. For more details regarding membership please call 800.852.5316.

Horizon Credit Union may offer other rates for these accounts from time to time. For the most current rates available call us at 800.852.5316.

REPLENISH CHECKING

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance to open this account is \$25.00.

Overdraft Privilege

This account comes with Overdraft Privilege, overdraft items for checks and automatic bill payments are paid. Must opt-in for debit and ATM transactions. Overdraft fees apply, refer to the Common Fee Schedule for specific fees.

EXPLORE CHECKING

Rate Information

This account does not receive dividends.

Minimum Balance

\$10.00 minimum opening deposit with debit card | \$25.00 minimum opening deposit with checks.

BRIDGE CHECKING

Rate Information

The dividend rate and annual percentage yield (APY) may change at any time, as determined by the credit union board of directors. See current rate sheet.

Minimum Balance Requirements

The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$500.00 in your account to avoid a monthly service fee. If, during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge fee of \$6.00 for that month. You must maintain a minimum average daily balance of \$1,000.00 in your account to obtain the disclosed annual percentage yield.

Overdraft Privilege

This account comes with Overdraft Privilege, overdraft items for checks and automatic bill payments are paid. Must opt-in for debit and ATM transactions. Overdraft fees apply, refer to Common Fee Schedule for specific fees.

Accrual of Dividends on Noncash Deposit

Dividends will begin to accrue on both cash and non-cash deposits (e.g., checks) on the business day you make the deposit to your account.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that Horizon Credit Union anticipates paying for the applicable dividend period.

Average Daily Balance Computation Method

If the draft account is interest-bearing, 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 end of day 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.

Compounding and Crediting

Dividends will be compounded and credited every month. Alternatively, you may choose to have dividends paid from an eligible interest-bearing account to you or to another account, if you choose either of these options interest will not compound.

Prospective Dividend Rate

If your average daily balance is \$1,000.00 or more the prospective rates for the current dividend period are:

Dividend Rate	%
Annual Percentage Yield	%