



TRUTH IN SAVINGS DISCLOSURE

BUSINESS / PROFESSIONAL SHARE DRAFT ACCOUNT

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

You must maintain a minimum average daily balance of \$1000.00 in your account to obtain the disclosed annual percentage yield (APY). Monthly service fees apply. See fee schedule for details.

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 Services

This account is eligible for certain overdraft services. Please refer to your account documents for more information.

Accrual of Dividends on Noncash Deposit

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

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 every month. Dividends will be credited to your account every month.

Transaction Limitations and Fees

Up to 40 drafts \$6.25 / month
41 drafts and over \$0.15 each

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.

Unlawful Internet Gambling Enforcement Act Notice

Effective June 1, 2010 Horizon Credit Union is required to comply with the provisions of the Unlawful Internet Gambling Enforcement Act (UIGEA) and it implementing regulations, Regulation GG (Prohibition on Funding of Unlawful Internet Gambling) This notification is to inform you that restricted transactions, as defined under the UIGEA and its regulations, are prohibited from being processed through your account while you maintain a relationship with us. Restricted transactions include transactions in which any person, namely Horizon Credit Union, accepts credit, funds, instruments or other proceeds thereof from another person in connection with unlawful Internet gambling. By opening/maintaining an account at Horizon Credit Union, you agree not to use the account, any access device or service made available to you through your account for conducting any illegal activity including unlawful Internet gambling. Horizon Credit Union may terminate your account relationship for engaging in unlawful Internet gambling or other illegal activities conducted through your account.

Prospective Dividend Rate

The prospective rates for the current dividend period are:

Dividend Rate _____%

Annual Percentage Yield _____%