

PRIME SHARE, UTMA ACCOUNT(S)

Rate Information: The dividend rate and annual percentage yield for your account depend upon the applicable rate tier. The dividend rate for these tiers 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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum required to open this account is the purchase of a share in the credit union (unless you are already a member). You must maintain a minimum daily balance of \$5 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations: No Transaction limitations apply to this account.

Par value of a share: The par value of a share in this account is \$5.

SECONDARY SHARE AND MONEY MARKET ACCOUNT(S)

Rate information: The dividend rate and annual percentage yield for your account depend upon the applicable rate tier. The dividend rate for these tiers 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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same

pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations: No transaction limitations apply to this account.

K.I.S.S MONEY MARKET 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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum required to open this account is \$25.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations: No transaction limitations apply to this account.

OWNER PARTICIPATION ACCOUNT (OPA) RATE INFORMATION:

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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you reduce your account balance to zero before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations:

- Credit union contributions occur annually
- No additional deposits

IRA ACCUMULATION SHARES 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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

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

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Additional Information:

When the balance on this account is \$500 or greater, we will transfer the funds to an IRA Certificate.

BASIC CHECKING ACCOUNT CHECKING ACCOUNT ALSO KNOWN AS SHARE DRAFT

Rate Information: The Basic Checking Account does not pay dividends.

Minimum balance requirements: No Minimum balance requirements apply to this account.

Transaction limitations: No transaction limitations apply to this account.

COLLEGE PATHFINDER ACCOUNT CHECKING ACCOUNT ALSO KNOWN AS SHARE DRAFT

Rate Information: The College Pathfinder Account does not earn/pay dividends.

Minimum balance requirements:

No Minimum balance requirements apply to this account.

Transaction limitations: No transaction limitations apply to this account.

Additional Features:

- Must be between age 18 – 24
- Earn cash back with debit card purchases

HIGH 5 CHECKING CHECKING ACCOUNT ALSO KNOWN AS SHARE DRAFT

Rate Information: The dividend rate and annual percentage yield for your account depend upon the applicable rate tier. The dividend rate for these tiers 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, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1.

- If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations: No transaction limitations apply to this account.

Minimum Monthly Requirements: You must maintain the following to avoid a draft service charge as disclosed in [fee schedule](#):

- a minimum direct deposit of your net pay into the account each month no less than \$500
- 10 or more qualifying debit card transactions each month
- Maintain a valid email address with the credit union
- Register for Digital Banking
- Enroll in Electronic Statements

Additional Features:

- Two free wires per month

SHARE, IRA CERTIFICATE(S)

Rate Information: The dividend rate and annual percentage yield are listed on the attached sheet. You will be paid this rate until first maturity.

Compounding frequency: Unless otherwise noted, dividends will be compounded quarterly. Dividends will be credited to your account quarterly.

Dividend period: For this account type, the dividend period is monthly.

Minimum balance requirements: The minimum balance required requirements

applicable to each account is set forth in the [Rate page](#) listed on our website.

Daily balance computation method:

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

Transaction limitations:

- No additional deposits made to this type of account once opened.
- Withdrawals are allowed from the principle with a penalty.
- You can withdraw all accrued dividends prior to maturity without penalty.
- The Internal Revenue Service imposes certain penalties and tax restrictions on Individual Retirement Accounts.

Time requirements: Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties: (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of less than 60 months, the forfeiture is an amount equal to 90 days dividends, whether earned or not, calculated on the principal amount.
- If your account has an original maturity of 60 months or greater, the forfeiture is an amount equal to 180 days dividends, whether earned or not, calculated on the principal amount.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity: The annual percentage yield assumes that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account: This account will automatically renew at maturity. This account will automatically renew at maturity. The credit union will give a five (5) business day grace period for withdrawal after maturity.

COMMON FEATURES:

Membership: You must open a Share Account and maintain the minimum balance. We reserve the right to expel or suspend services to a member who is not in good standing, which include, but are not limited to, do not maintain the required minimum balance in your Primary Share account,

member's failure to pay amounts due under a loan agreement, failure to provide collected funds to cover withdrawals, failure to pay fees or charged due to the credit union, or if there is indication to defraud the credit union.

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 withdrawal Notice: We reserve the right to at any time require not less than seven days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D.

Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

Federal Deposit Insurance: The National Credit Union Share Insurance Fund federally insures member accounts up to \$250,000.00.

Fees: Please refer to our separate [fee schedule](#) for additional information of fees that may apply to your account.