## Account Types and Tiers

<table>
<thead>
<tr>
<th>Account Types and Tiers</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield (APY)</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Obtain APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td></td>
<td></td>
<td>$5</td>
<td>$100</td>
</tr>
<tr>
<td>$100 - $9,999</td>
<td>0.05%</td>
<td>0.05%</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>$10,000 - $24,999</td>
<td>0.05%</td>
<td>0.05%</td>
<td>$25,000 - $49,999</td>
<td>$50,000 and up</td>
</tr>
<tr>
<td>$50,000 and up</td>
<td>0.10%</td>
<td>0.10%</td>
<td>$50,000 and up</td>
<td>$100</td>
</tr>
<tr>
<td>Secondary Savings</td>
<td></td>
<td></td>
<td>$0</td>
<td>$100</td>
</tr>
<tr>
<td>Financial Wizards</td>
<td>0.05%</td>
<td>0.05%</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>(Youth Club)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indirect Share</td>
<td>0.05%</td>
<td>0.05%</td>
<td>$1</td>
<td>$100</td>
</tr>
</tbody>
</table>

### Rate Information
For dividend-bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Regular Savings accounts are subject to a Tiered Rate. Your account will earn dividends according to the average daily balance in your account related to the table above.

### Minimum Balance Requirements
The minimum balance requirements applicable to each account are stated above. For Savings accounts, the minimum balance is included in all reports listing balance information, but is not included in the available balance. If the average daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

### Minimum Balance to Avoid Fees
If the average daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

### Transaction Limitations
Federal Regulations limit you to six (6) telephone or pre-authorized transfers/withdrawals per month from each savings account. You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than 7 days and up to 60 days before any such withdrawal.

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

### Compounding and Crediting
The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your Average Daily balance for each day on which your balance equals or exceeds the required minimum balance.

### Balance Computation Method
For dividend-bearing Accounts, dividends are calculated by the Average Daily Balance Method which applies a daily periodic rate to the principal in your Account each month.

### Accrual on Dividends
Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. For dividend-bearing Accounts, dividends will begin to accrue on the business day that you deposit non-cash items (e.g., checks) into Your Account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

### Fees and Charges
Any fees and charges applicable to Your Account are disclosed separately in the “Fee Schedule” provided in conjunction with this Account Disclosure.

### Fees for Overdrafting Accounts
Fees may be imposed on each check, draft, item, ATM Card withdrawal, debit card point of sale, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. A fee of $30 for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

### Account Limitations
For Financial Wizard (Youth Club Accounts) age group allowed is newborn to 16 years of age. Parent, grandparent(s) or guardian of a Financial Wizard member must be joint on this account.

### National Credit Union Share Insurance Fund
Your savings are federally insured by the National Credit Union Administration (NCUA) to at least $250,000 and backed by the full faith and credit of the United States Government.