



HIGH YIELD MONEY MARKET ACCOUNT

Truth-in-Savings Disclosure

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and Crediting:

Dividends will be compounded every day. 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 is the last day of the dividend period, and for the example above is January 31. If you close your money market account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements:

The minimum balance required to open this account is \$25,000. You must maintain a minimum daily balance of \$25,000 in your account to avoid a below minimum balance fee of \$20. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum balance fee for that month. You must maintain a minimum daily balance of \$25,000 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.

Accrual of Dividends on Noncash Deposits:

Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction Limitations:

The minimum amount you may withdraw is \$500 per day. A fee of \$20 will be charged for any withdrawal under the minimum withdrawal amount allowed. 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 preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.