

## Fort Community Credit Union Truth in Savings Disclosure

Effective Date: March 01, 2011

Prepared by: \_\_\_\_\_

Revision Date: September 10, 2018

### This Disclosure Contains Information About Your:

Date: \_\_\_\_\_

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain A.P.Y.	Dividend Rate	Annual Percentage Yield	Account Terms
<input type="checkbox"/> Regular Checking	\$100	Not Applicable	Not Applicable	Not Applicable	<ul style="list-style-type: none"> <li>▪ No Minimum balance requirement.</li> <li>▪ No service charge or per check fee.</li> <li>▪ Cancelled checks are truncated.</li> </ul>
<input type="checkbox"/> Teen Checking	\$50	Not Applicable	Not Applicable	Not Applicable	<ul style="list-style-type: none"> <li>▪ No Minimum balance requirement.</li> <li>▪ No service charge or per check fee.</li> <li>▪ Cancelled checks are truncated.</li> </ul>
<input type="checkbox"/> Dividend Checking	\$1,000	\$1,000	_____ %	_____ %	<ul style="list-style-type: none"> <li>▪ Minimum daily balance \$1000-No monthly maintenance fee.</li> <li>▪ Maintenance fee if minimum is not maintained-\$5 per month plus \$.25 per check</li> <li>▪ Cancelled checks are truncated.</li> <li>▪ **Dividends are calculated on daily balance and compounded &amp; credited to your account monthly</li> <li>▪ The dividend rate and annual percentage yield may change at our discretion.</li> <li>▪ <a href="#">Click for rates.</a></li> </ul>
<input type="checkbox"/> Statement Savings	\$5 under 18 \$50 over 18	\$5	_____ %	_____ %	<ul style="list-style-type: none"> <li>▪ There is no service charge for this account</li> <li>▪ **Dividends are calculated on daily balance and compounded &amp; credited to your account quarterly.</li> <li>▪ The dividend rate and annual percentage yield may change at our discretion.</li> <li>▪ <a href="#">Click for rates.</a></li> </ul>
<input type="checkbox"/> Christmas Club	\$5	\$5	_____ %	_____ %	<ul style="list-style-type: none"> <li>▪ **Dividends are calculated on daily balance and compounded &amp; credited to your account annually.</li> <li>▪ The dividend rate and annual percentage yield may change at our discretion.</li> <li>▪ Dividends forfeited if account is closed on or before September 30.</li> <li>▪ <a href="#">Click for rates.</a></li> <li>▪ <a href="#">Early withdraw fee may apply after the account has been opened for 7 days.</a></li> </ul>
<input type="checkbox"/> Change Up Savings	Not applicable	Not applicable	_____ %	_____ %	<ul style="list-style-type: none"> <li>▪ **Dividends are calculated on daily balance and compounded &amp; credited to your account quarterly.</li> <li>▪ No Minimum balance requirement.</li> <li>▪ There is no service charge for this account</li> <li>▪ The dividend rate and annual percentage yield may change at our discretion.</li> <li>▪ <a href="#">Click for rates.</a></li> <li>▪ The account requires a FCCU checking account, MasterCard Debit card, Change Up Savings and eStatement.</li> </ul>

When you enroll in FCCU's Change Up Savings Program, MasterCard Debit card purchases made by you or a joint owner of your membership account will be rounded up to the next whole dollar amount. The difference between the purchase amount and the next whole dollar will be deposited to your Change Up Savings account. If your MasterCard Debit card purchase is subsequently returned, cancelled or reversed, the corresponding Change Up Savings transfer will remain in your Change Up Savings account.

**Account Limitations:** No deposits are permitted to the Change Up Savings account. Only Change Up transfers are allowed into this account.

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain A.P.Y.	Dividend Rate	Annual Percentage Yield	Account Terms												
<input type="checkbox"/> Money Market	\$100	Tier #1 \$0-1,999.99 Tier #2 \$2000-9,999.99 Tier #3 \$10,000-24,999.99 Tier #4 \$25,000-99,999.99 Tier #5 \$100,000 and over	_____% _____% _____% _____% _____%	_____% _____% _____% _____% _____%	<ul style="list-style-type: none"> <li>No monthly service charge.</li> <li>Transaction limitations-Unlimited transactions in person, six (6) automatic transfers per month, including checks. \$5 charge per transfer in excess of six (6).</li> <li>**Dividends are calculated on daily balance and compounded &amp; credited to your account monthly</li> <li>The dividend rate and annual percentage yield may change at our discretion.</li> </ul> <p><a href="#">Click for rates.</a></p>												
<input type="checkbox"/> Certificate Account  <input type="checkbox"/> IRA Certificate 91 Day 182 Day 12 Month 18 Month 24 Month 30 Month 36 Month 48 Month 60 Month  <input type="checkbox"/> Certificate Special _____ Month	\$500 \$500 \$250 \$250 \$250 \$250 \$250 \$250 \$250 \$250	\$500 \$500 \$250 \$250 \$250 \$250 \$250 \$250 \$250	_____% _____% _____% _____% _____% _____% _____% _____% _____%	_____% _____% _____% _____% _____% _____% _____% _____%	<ul style="list-style-type: none"> <li>Maturity date-The initial date will be stated on your certificate.</li> <li>Transaction limitations-After the account is opened, you may not make deposits into the account until the maturity date.</li> <li>**Dividends are calculated by the daily balance method and are compounded &amp; credited to your account according to the terms shown below. If any of the deposit is withdrawn before the maturity date, early withdrawal penalties will be assessed according to the terms below.</li> </ul> <table border="0"> <thead> <tr> <th><u>Term</u></th> <th><u>Compounding &amp; Crediting</u></th> <th><u>Early Withdrawal Penalty</u></th> </tr> </thead> <tbody> <tr> <td>91 Day</td> <td>Quarterly</td> <td>30 Days</td> </tr> <tr> <td>182 Day</td> <td>Semi-Annually</td> <td>30 Days</td> </tr> <tr> <td>12 mo to 60 mo</td> <td>Quarterly</td> <td>180 Days</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>This account will automatically renew at maturity for the term and rate in effect at that time for similar certificates. You will have a ten (10) calendar day grace period from the maturity date to withdraw the funds or modify the account.</li> <li>IRA Certificates Only: There will be no early withdrawal penalty assessed for partial withdrawals if IRA certificate holder is over 59 1/2 years of age.</li> </ul> <p><a href="#">Click for rates.</a></p>	<u>Term</u>	<u>Compounding &amp; Crediting</u>	<u>Early Withdrawal Penalty</u>	91 Day	Quarterly	30 Days	182 Day	Semi-Annually	30 Days	12 mo to 60 mo	Quarterly	180 Days
<u>Term</u>	<u>Compounding &amp; Crediting</u>	<u>Early Withdrawal Penalty</u>															
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\*Annual Percentage Yield assumes principal and dividends remain on deposit at the same rate for one year. Withdrawal of dividends will reduce earnings.

\*\*Dividend Information-For non-term deposit accounts, dividends are paid from current and available income after required reserve transfers at the end of each dividend period.

We use the daily balance method on a 365 day basis to calculate dividends. This method applies a daily periodic rate to the principal balance in the account each day.

