



## CREDIT UNION ACCOUNT AGREEMENT & TRUTH-IN-SAVINGS DISCLOSURE

Updated 1-1-2011

Dear Credit Union Member:

This section of your benefit guide contains the rules, which govern your account with us. Please read this section carefully. If you sign your signature card or continue to have an account with us, you agree to the rules, our by-laws and any by-law amendments.

As used in this guide, the words "we", "our", and "us" mean the credit union and the words "you", and "your" mean the owner(s) of this account and any "agent" appointed by or on behalf of the owner(s) to sign on the account in a representative capacity.

If any provision of this document is found to be unenforceable according to its terms all remaining provisions will continue in full force and effect.

**LIABILITY-** Each of you agrees to the terms of this account and the fees that we impose. You authorize us to deduct these charges directly from the account. Each of you agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether you or someone else that is authorized to withdraw from the account caused them. You will also be liable for our costs to collect any deficit, including reasonable attorney fees, to the extent permitted by law.

**DEPOSITS-** All non-cash payments received in this account will be given provisional credit until collection is final. This means we can revoke the credit and charge it back to your account if an item you deposit is returned unpaid. We are not responsible for transactions initiated by mail or outside depository until we actually record them.

**WITHDRAWALS-** All sums paid to the credit union as shares/deposits (less setoff allowed by law and/or provided by contract) shall be paid on proper withdrawal demand. In the case of an individual account, the owner of his/her agent or representative must make such demand. In the case of a multiple name account, any one owner of the account can make such demands. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We reserve the right to require advance notice of withdrawals as provided in the credit union by-laws. Only methods approved by the credit union may be used to make withdrawals from this account.

**ACCOUNT TRANSFER-** This account may not be transferred or assigned without our written consent.

**AMENDMENTS AND TERMINATION-** We may amend the terms of this account at any time by giving thirty days advance written notice with your statement or by separate mailing. We may also close the account at any time by giving notice and mailing the account balance to you. You agree to keep us informed about your current address at all times.

**STOP PAYMENTS –** A stop payment order must be given in a manner required by law, it must be received in time to give us a reasonable opportunity to act on it, and it must precisely identify the number, date and amount of the item.

**STATEMENTS-** You will receive a statement monthly from us if you have a checking account with activity or if you have an electronic funds transfer. For other accounts, you will receive a statement at least quarterly. If you do not notify us of an unauthorized signature or alteration within 30 days after we send you your statement identifying the item number, amount and date of payment, you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure. You cannot assert any unauthorized signatures or alteration by the same wrongdoer on items paid by us after 30 days, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send you your statement. You must report any other problem (e.g., erroneous entry, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

**DIRECT DEPOSIT-** If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice, and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**SETOFF-** You agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right to withdraw, to the extent of such person's or legal entity's right to withdraw. We will not be liable of the dishonor or any check or draft when the dishonor occurs because we charge and deduct an amount you own us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

**STATUTORY LIEN-** If you are in default on a financial obligation to us, federal and state laws gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise the right without further notice to you.

**PLEDGES –** Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or beneficiary become effective.

### **TYPES OF OWNERSHIP:**

**INDIVIDUAL ACCOUNT-** If you open an account by yourself, it is called an individual account unless you authorize another signer, you are the only person who may use the account.

**MULTIPLE NAME AGREEMENT-** When establishing a joint owner on your account you hereby agree with each other and with the credit union that all sums paid into the account by any or all of said joint owners, together with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to withdrawal or receipt by any of them. Payment in accordance with such proper demand shall be valid and shall discharge the credit union from any liability for such payment. The credit union is hereby authorized to recognize the signer(s) provided on the Membership/Account application in the payment of funds or the transaction of any business for this account. However, no individual may be removed as an owner of this account, except upon death, without that individual's consent. No beneficiary of this account may be changed except with the consent of all living owners.

The right or authority of the credit union under this agreement shall not be changed or terminated by any owner except by written notice to the credit union. Such notice shall not affect any transactions made prior to the receipt of this notice by the credit union.

When opening additional accounts the Joint owner(s) on a You Name It Savings, Certificate, Holiday Saving and any Money Market account will be the same as the joint owner(s) listed on the savings account unless otherwise specified in writing. (New documents will be required to change ownership on any account.)

**BENEFICIARY INFORMATION-** Any beneficiary that is established on your account with Genisys Credit union will receive funds in your account upon the death of the owner, or the last surviving owner, if there is more than one. The funds covered by this agreement shall become the property of the beneficiary (ies) provided by you on your account agreement. Each beneficiary shall have the power to withdraw only his or her equal share of the remaining account balance together with any accumulations on such amount. The **MULTIPLE NAME AGREEMENT** shall not apply to beneficiaries. No beneficiary shall have the right under any circumstance to change the terms and conditions of this agreement.

#### **OTHER TERMS AND CONDITIONS**

**CHECKING ACCOUNT-** Whether your account has only one signer (Individual account) or if there are more (Joint account), you have authorized Genisys Credit Union to pay checks signed by you or the joint owner and to charge all such payment against the funds in this account. All non-cash payments received in this account will be credited subject to the terms and conditions of the Funds Availability Disclosure. The credit union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this account. However, the credit union may, at its discretion, pay such a check. If the credit union does pay such a check, you agree to reimburse us immediately to the extent that such a check exceeds the balance in the account. When paid, checks become the property of the credit union and will not be returned either with a periodic statement of this account or otherwise. Except for negligence, the credit union is not liable for any action it takes regarding the payment or nonpayment of the check.

**RESTRICTIVE LEGENDS-** We are not required to honor any restrictive legends on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1000.00". The credit union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitations on the time of payment) appearing on the check.

**PAYMENT ORDER OF ITEMS-** When processing items drawn on your account, our policy is to pay them in the order that they are received.

#### **OVERDRAFT POLICY**

It is the policy of our financial institution to comply with applicable laws and regulations, and to conduct business in a SAFE and SOUND manner.

Insufficient balances may result from (1) Check payments and Automated Clearing House (ACH) payments; (2) Payments authorized by accountholder or other withdrawal requests; (3) Unpaid return of items deposited by the accountholder; (4) Imposition of financial institution service charges; (5) Deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not year "available" or finally paid.

We are not obligated to pay any item presented for payment if the account does not contain sufficient collected funds. However, if the account has been opened at least 60 days and the accountholder maintains the account in good standing, defined as (1) Making regular deposits sufficient to cover transaction; (2) Bringing the account to a positive balance at least once every thirty days or less; (3) There are no legal orders outstanding; and (4) Loans are not more than 30 days delinquent, we may, at the Credit Union's sole discretion, pay their reasonable overdrafts as a non-contractual courtesy. Generally, we will not pay an overdraft in total excess of \$1000.00 for Personal/Business Checking accounts open more than 60 days. These limits include Non-sufficient funds and/or Courtesy Pay charge(s). The accountholder will only be charged a Non-Sufficient Funds charge if we do not pay the overdraft.

We may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts. The accountholder will be notified by an agreed upon method of any Non-Sufficient Funds items paid or returned that the account may have. However, we have no obligation to notify the accountholder before we pay or return an item. The amount of any overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay Charge(s) that the accountholder owes us is due and payable upon demand. If we pay an overdraft on an account with more than one(1) owner on the signature card, and/or agent where applicable, drawing/presenting the item, thereby creating the overdraft, are jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay charge(s).

**If your account receives a monthly direct deposit benefit check, such as social security or VA disability,** from the United States Government and you do not want us to use funds in this account to pay an overdraft, you must tell us. If you do not want us to pay overdrafts from your account using Courtesy Pay, you have the option of Opting out of this program. Contact a Member Service Representative at (248)322-9800 x 5 or (800)521-8440 ext. 5, or at your local branch.

**Notification:** Once qualified for this service, a notification will be provided to let you know that this service has been added to your account.

**Limitations:** This feature is available only to personal or business checking accounts (excluding Money Market accounts) for business, personal and household use. We may limit the number of accounts eligible for Courtesy Pay to one account per household/business. Additionally, we reserve the right to not approve any overdrafts against any account until we can verify that the account is being maintained in good standing, as defined above.

**Account Fees:** Whether we pay or return a non-sufficient fund item, your account will be assessed a fee, with either a Courtesy Pay charge or a non-sufficient funds charge but you will not be charged both fees. Please refer to the current fee schedule for the fee.

**Types of Transactions that Courtesy Pay may cover:** Courtesy Pay, when authorized on your account, may cover checks, electronic and ACH transactions when funds are not available in your account to cover these items. Transactions authorized with a merchant as a reoccurring debit card transaction may be covered by Courtesy Pay. When authorization is provided, the coverage can also include Signature Debit Card transactions.

**Courtesy Pay Disclaimer:** Genisys Credit Union's Courtesy Pay plan is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and the Credit Union may refuse to provide the courtesy on any checking account at any time and from time to time. The accountholder does not have a contractual right to Courtesy Pay and the courtesy payment is not guaranteed by the Courtesy Pay plan.

Transactions may not be processed in the order in which they occurred and the order in which these transactions are received by the Credit Union can affect the total amount of overdraft fees incurred.

## TRUTH IN SAVINGS DISCLOSURE

### SHARE SAVINGS ACCOUNT

**RATE INFORMATION:** The dividend rate and annual percentage yield may change quarterly, as determined by the credit union board of directors

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited quarterly. The dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is March 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**MINIMUM BALANCE REQUIREMENTS:** You must maintain a minimum daily balance of \$5.00 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.

**ACCUAL 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 LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

**FEES:** See separate fee schedule

### BASIC CHECKING

**RATE INFORMATION:** There are no dividends paid on this account.

**MINIMUM BALANCE REQUIREMENTS:** An initial deposit of \$5.00 is required to open this account.

**BILL PAY SERVICE:** The Online bill pay service is provided free when enrolled in E-statement.

**FEES:** See separate fee schedule.

### INTEREST CHECKING

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited monthly. The dividend period is monthly. 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 same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is January 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**MINIMUM BALANCE REQUIREMENTS:** An initial deposit of \$5.00 is required to open this account. You must maintain an average daily balance of \$1500.00 to avoid Fall Below fee.

**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.

**ACCUAL OF DIVIDENDS ON NONCASH DEPOSITS:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**BILL PAY SERVICE:** The Online bill pay service is provided free when enrolled in E-statement.

**FEES:** A fee will be assessed if the balance falls below the minimum requirement. Refer to Fee Schedule for current fee

### "YOU NAME IT" SAVINGS

**RATE INFORMATION:** The dividend rate and annual percentage yield may change quarterly, as determined by the credit union board of directors

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited quarterly. The dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is March 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**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.

**ACCUAL 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 LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### **HIGH YIELD MONEY MARKET**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited monthly. The dividend period is monthly. 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 same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is January 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**MINIMUM BALANCE REQUIREMENTS:** You must maintain a minimum daily balance of \$2500.00 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 place noncash items (for example, checks) to your account.

**TRANSACTION LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth in any calendar month, your account will be subject to closure by the credit union.

The following transfers or withdrawals do not count toward the six transfer limitation: (1) Payment transfers to a Genisys Credit Union loan; (2) Withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; (3) Withdrawals made by telephone for a check to be mailed to you.

**FEES:** A fee will be assessed for each transaction that occurs over the 6 permitted withdrawals. Refer to Fee Schedule for current fee.

### **COLLEGE REWARDS MONEY MARKET**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors.

Balances of \$100 or more earns the dividend rate stated on the current rate sheet for the High Yield Money Market Account balances of \$2500 to \$9,999.99.

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited monthly. The dividend period is monthly. 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 same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is January 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**MINIMUM BALANCE REQUIREMENTS:** You must maintain a minimum daily balance of \$100.00 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 place noncash items (for example, checks) to your account.

**TRANSACTION LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. No checks will be provided on this account.

The following transfers or withdrawals do not count toward the six transfer limitation: (1) Payment transfers to a Genisys Credit Union loan; (2) Withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; (3) Withdrawals made by telephone for a check to be mailed to you.

**MINIMUM SERVICE REQUIREMENTS:** To be eligible for this account you must be between the age of 17 and 24 and have an active Genisys Credit Union checking account and be enrolled in E-statement. At age 25, the account will convert into a High Yield Money Market Account and the \$2500 minimum balance requirement will be applied.

**FEES:** A fee will be assessed for each transaction that occurs over the 6 permitted withdrawals. Refer to Fee Schedule for current fee.

### **HOLIDAY SAVINGS**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change quarterly, as determined by the credit union board of directors.

**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited quarterly. The dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is March 31.

If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

**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 place noncash items (for example, checks) to your account.

**TRANSACTION LIMITATIONS:** During any calendar 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 or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

The following transfers or withdrawals do not count toward the six transfer limitation: (1) Payment transfers to a Genisys Credit Union loan; (2) Withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; (3) Withdrawals made by telephone for a check to be mailed to you.

### **HEALTH SAVINGS CHECKING ACCOUNT**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors  
**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited monthly. The dividend period is monthly. 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 same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is January 31.  
If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.  
**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 place noncash items (for example, checks) to your account.  
**FEES:** Check Printing Fees will apply.

### **IRA MONEY MARKET ACCOUNT**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors  
**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited monthly. The dividend period is monthly. 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 same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is January 31.  
If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.  
**MINIMUM BALANCE REQUIREMENTS:** You must maintain a minimum daily balance of \$2500.00 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 place noncash items (for example, checks) to your account.  
**TRANSACTION LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### **TRADITIONAL/ ROTH IRA SAVINGS ACCOUNT**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors  
**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited quarterly. The dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is March 31.  
If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.  
**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 place noncash items (for example, checks) to your account.  
**TRANSACTION LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### **COVERDELL EDUCATION SAVINGS ACCOUNT**

**RATE INFORMATION:** The dividend rate and annual percentage yield may change monthly, as determined by the credit union board of directors  
**COMPOUNDING AND CREDITING:** Dividends will be compounded and credited quarterly. The dividend period is quarterly. The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow same pattern of dates. The dividend declaration date is the last day of the dividend period and for this example is March 31.  
If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.  
**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 place noncash items (for example, checks) to your account.  
**TRANSACTION LIMITATIONS:** During any calendar 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 automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### **COMMON FEATURES:**

**Bylaw requirements:** You must complete payment of \$5.00 in your share savings account as a condition of admission to membership.  
**Transaction limitation:** We reserve the right at any time to require not less than seven days notice in writing before each withdrawal from an interest bearing account other than a certificate or from any other savings account defined by Regulation D, usually a checking 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.  
**National Credit Union Share Insurance Fund-** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

*Please refer to our separate rate sheet for rates and annual percentage yields on the listed accounts.*