

TRUTH-IN-SAVINGS DISCLOSURE

GO GREEN CHECKING ACCOUNT

**The Go Green account is limited to one account per member
(member is determined by social security number of primary membership owner)
Secondary checking account (Standard Checking account) will not earn interest.**

Eligible members, age 11-16 years may establish a Go Green Checking account as long as a parent, legal guardian, or adult member of the minor's family maintains joint ownership of the account. Ages 17 years and older can establish an individual account.

Rate Information:

The dividend rate and Annual Percentage Yield (APY) may change every dividend period as determined by the Credit Union's board of directors. Please see the Rate Schedule for the dividend rate and APY for each Relationship Level.

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 is the last day of the dividend period and for the example above is January 31st. If you close your account before dividends are credited and your account balance is \$25,000 or less, you are not entitled to the APY.

Minimum balance requirements:

No minimum balance requirements apply to this account.

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 no later than the business day we receive provisional credit for the placement of noncash items (e.g. checks) to your account.

Minimum account activity requirements to earn APY:

- Have direct deposit(s) of \$100 or Bill Pay of 1 + bill per month,
- Have debit card transaction(s) totaling at least \$250 (return transactions will be deducted from the debit card total), and
- Enroll in paperless statements

If the minimum activity requirements are not met and your balance is \$25,000 or below for the current statement cycle, you will not be paid any dividends for that statement cycle. An interest rate, as disclosed on our rate schedule, will be paid on your aggregate account balances up to \$25,000.

Fees and Charges - Please refer to Fee Schedule

Note: Business days are Monday - Saturday excluding federal holidays.

EFFECTIVE APRIL 1, 2019