



**TRUTH-IN-SAVINGS DISCLOSURE**

ACCOUNT TYPE	MINIMUM BALANCE TO OPEN ACCOUNT	MINIMUM DAILY BALANCE TO AVOID A MONTHLY FEE	MONTHLY SERVICE FEE OR MINIMUM BALANCE FEE	MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	DIVIDEND RATE <sup>1</sup>	ANNUAL PERCENTAGE YIELD (APY) <sup>1</sup>
Share Savings	None Required	None Required	None Required	None Required	SEE ENCLOSED RATE SHEET	SEE ENCLOSED RATE SHEET
Special Savings	None Required	None Required	None Required	None Required		
Health Savings	None Required	None Required	None Required	None Required		
Individual Retirement Account (IRA) Savings	None Required	None Required	None Required	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 +		
Money Market Savings	None Required	\$2,500.00 minimum daily balance	\$10.00 Minimum Balance Fee	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 +		

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Certificate of Deposit (CD) and IRA CD – All Terms	\$500.00	\$500.00	Penalties for early withdrawal. See CD Only section.	\$500 - \$9,999.99 \$10,000 - \$74,999.99 \$75,000 +	SEE ENCLOSED RATE SHEET	SEE ENCLOSED RATE SHEET

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Rewards Checking PLUS	None Required	\$1,000 minimum daily balance or minimum monthly electronic deposit of \$1,000	\$7.00 Minimum Balance Fee. See Rewards Checking PLUS Only section.	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 +	SEE ENCLOSED RATE SHEET	SEE ENCLOSED RATE SHEET
Rewards Checking	None Required	None Required	\$5.00 Monthly Service Fee	Not Applicable	None	None
Freedom Checking	None Required	\$50 minimum daily balance	\$6.00 Minimum Balance Fee. See Freedom Checking Only section.	Not Applicable	None	None

**Dividend Rate:** The dividend rate and APY may change after the account is opened. Rates are subject to change at the Credit Union's discretion, without notice.

**Compounding and Crediting:** Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are credited, you will receive accrued dividends.

**Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

**Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves.

**Transaction Limitations:** Accounts are only transferable on the records of the Credit Union. The Credit Union reserves the right at any time to require 7 days written notice before any withdrawal or transfer for a Savings account, CD, or IRA CD account.

**Money Market Savings Only:** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance. A \$10.00 service fee will be assessed if your account balance falls below \$2,500 on one or more days in a statement cycle.

**IRA Savings Only:** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance.

**CD & IRA CD Only:** 6-month, 12-month, 18-month, 24-month, 36-month, 48-month, 60-month, and periodic promotional special CD terms are offered. For each account term, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date. For all account terms, at your option, you may choose to have dividends credited to your CD or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply. Additional deposits are not permitted during any term. A CD will automatically renew for successive like periods unless you redeem the CD on the maturity date or before the expiration of the grace period. You will have a 10-day grace period after the maturity date to withdraw principal without penalty. Certificates redeemed during any grace period will not receive dividends accrued during the grace period. Each renewal will be for an equal term at the dividend rate set by the Credit Union at the beginning of the renewal period. If you withdraw any of the principal before the maturity date, we will impose a penalty. Terms of 12 months or less – The penalty will be an amount equal to 90 days of dividend on the principal amount withdrawn. Terms of greater than 12 months up to and including 2 years – The penalty will be an amount equal to 180 days of dividend on the principal amount withdrawn. Terms of greater than 2 years – The penalty will be an amount equal to 360 days of dividend on the principal amount withdrawn. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal. At our option, the Credit Union may allow you to withdraw principal without an early withdrawal penalty when one or more Account Owner(s) dies or is determined legally incompetent by a court or administrative body of competent jurisdiction; or the Account is a Traditional IRA, or a Keogh Plan and the owner attains age 70 ½ or becomes disabled.

**Rewards Checking PLUS Only:** The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance. Minimum Balance Fee will not be charged if a minimum daily balance of \$1,000 is maintained or if a total of \$1,000 in electronic deposits is made to your Rewards Checking PLUS during the month.

**Freedom Checking Only:** Minimum Balance Fee will not be charged if a minimum daily balance of \$50 is maintained in your Freedom Checking during the month. Minimum balance fee waived if under the age of 21. No minimum balance required to open account.

**Inactive Checking Accounts:** Active UECU checking accounts have one or more transactions per month. A checking account that is inactive for six consecutive months will be closed and any remaining funds will be transferred to the member's share savings account.

<sup>1</sup> Dividend rate and APY may vary after the account is opened. APY assumes dividend remains on deposit. Withdrawals of dividend will reduce earnings. <sup>2</sup>The dividend rate and APY are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. Current dividend rates will be quoted upon request at 1-800-288-6423 or 610-927-4000 (in Reading, PA area) or can be obtained at [www.uecu.org](http://www.uecu.org).