

Advantages Money Market Checking™ Truth-In-Savings Disclosure

Account Type	Minimum Balance to Open Account	Minimum Daily Balance to Avoid a Monthly Fee	Monthly Service Fee	Per-Check Charge	Dividend Tiers	Dividend Rate [†]	Annual Percentage Yield (APY) [†]
Money Market Checking	\$25.00 or an electronic deposit	\$2500.00 or recurring electronic deposit	\$10.00 ^	None	\$.01 - \$9,999.99 \$10,000- \$49,999.99 \$50,000 AND OVER	SEE RATES PAGE	SEE RATES PAGE

[†]No minimum balance is required to earn Dividends. The disclosed dividend rate and APY may vary after the account is open. Annual Percentage Yield assumes dividends remain on deposit. Withdrawals of dividend 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.

- **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. The dividend rate used, for the entire balance of your account, is the dividend rate of the highest tier that corresponds to the balance.
- **Accrual of dividends.** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account.
- **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 of funds from an interest-bearing account.
- **Account Fees.** 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. Refer to our current Fee Schedule for other account fees that may apply.

^ The monthly service fee will not be charged if a recurring monthly electronic deposit to Money Market Checking is established and maintained, regardless of minimum daily balance.