

**Advantages Money Market Savings™ Truth-In-Savings Disclosure**

Account Type	Minimum Balance to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Dividend Rate *	Annual Percentage Yield (APY) *
Money Market Savings	None required	\$.01 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 and over	___SEE___% ___RATES___% ___PAGE___%	___SEE___% ___RATES___% ___PAGE___%

\* Dividend rate and APY may vary after the account is opened. Annual Percentage Yield assumes dividend remains 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](http://www.uecu.org).

- Dividend Rate.** The dividend rate and APY may change after the account is opened. Rates are subject to change at the credit unions 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 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. Transfers from a savings account by preauthorized, automatic or telephone transfer, check, draft or debit card (access methods vary by product) or similar order are limited to six per statement cycle. If your account exceeds these regulatory transfer limitations in more than one monthly statement period, your account may be subject to closure or conversion into a non-interest bearing account. If your account is a Money Market Savings and you exceed these regulatory transfer limitations in any monthly statement period, you may be assessed a service fee and your account may be subject to conversion into a non-interest bearing 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. A \$10.00 excess transaction fee will be assessed for each check, draft or debit card payment, above the regulatory limit of six, which posts to your account in a monthly statement cycle.