



## TRUTH-IN-SAVINGS DISCLOSURE

### Savings and IRA Account Terms

| Account Type                | Minimum Balance to Open Account | Minimum Balance to Obtain Annual Percentage Yield                  | Dividend Rate *                     | Annual Percentage Yield (APY) *     |
|-----------------------------|---------------------------------|--|-------------------------------------|-------------------------------------|
| <b>Share Savings</b>        | \$5.00**                        | \$5.00**   | _____%<br>SEE                       | _____%<br>SEE                       |
| <b>Special Savings</b>      | none required                   | none required  | _____%                              | _____%                              |
| <b>IRA Savings</b>          | none required                   | \$ .01 - \$49,999.99<br>\$50,000 and over                          | ENCLOSED<br>_____%<br>_____%        | ENCLOSED<br>_____%<br>_____%        |
| <b>Health Savings</b>       | none required                   | none required  | RATE<br>_____%                      | RATE<br>_____%                      |
| <b>Money Market Savings</b> | none required                   | \$ .01 - \$9,999.99<br>\$10,000 - \$49,999.99<br>\$50,000 and over | SHEET<br>_____%<br>_____%<br>_____% | SHEET<br>_____%<br>_____%<br>_____% |

\* 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).

\*\* Par value of one voting membership share is \$5.00.

- **Dividends.**

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. Transfers from a savings account by preauthorized, automatic, or telephone transfer, check, draft, ACH 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 any monthly statement period, you may be assessed a service fee and your transaction may be rejected. 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.
- **All Savings Accounts:** A \$10.00 excess transaction fee will be assessed for each transfer, check, draft, ACH or debit card payment, above the regulatory limit of six, which posts to your account in a monthly statement cycle.
- **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.



**Checking Account Terms**

| 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) †                              |
|------------------------------|-----------------------------------|--|----------------------|------------------|--|--|--|
| <b>Rewards Checking</b>      | \$ 25.00 or an electronic deposit | N/A  | None                 | None             | N/A  | None   | None   |
| <b>Rewards Checking PLUS</b> | \$ 25.00 or an electronic deposit | \$ 500 <sup>^</sup>                          | \$10.00 <sup>^</sup> | None             | \$.01 - \$9,999.99<br>\$10,000- \$49,999.99<br>\$50,000 and over | SEE ENCLOSED<br>_____%<br>_____%<br>_____%<br><br>RATE SHEET | SEE ENCLOSED<br>_____%<br>_____%<br>_____%<br><br>RATE SHEET |

† 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](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 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.
- **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.
- **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.

<sup>^</sup> Monthly service fee will not be charged if a minimum daily balance of \$500 is maintained or if a total of \$500 in electronic deposits is made to your Rewards Checking PLUS during the month.

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.