

# TRUTH-IN-SAVINGS DISCLOSURE

## STATEMENT SHARE/IRA ACCOUNT

**Rate Information** - The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_. Please call 401-233-4700 to obtain current rate information. The interest rate and APY may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you place noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section.

**Individual Retirement Account** - Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

## PERSONAL CHECKING ACCOUNT

**Rate Information** - The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_. Please call 401-233-4700 to obtain current rate information. The interest rate and APY may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY. In order to not be charged a monthly low balance fee, one of the following three criteria must be met each monthly statement cycle: 1) You must maintain a minimum daily balance of \$500.00 in this account, or 2) The primary owner is 50 years of age or older, or 3) You are enrolled with monthly direct deposit.

**Balance Computation Method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

## JOURNEY REWARDS CHECKING ACCOUNT

**Eligibility Requirements** - You must meet each of the following eligibility requirements to receive the full Journey Rewards Checking Account benefits:

1. Sign up for and receive e-statements.
2. Receive Direct Deposit of payroll or benefits OR have at least one ACH debit or credit post and settle per monthly qualification cycle.
3. Must have at least 12 debit card transactions (or more) post and settle per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions DO NOT count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as point-of-sale or signature based transactions count towards qualifying debit card transactions.

**Rate Information** - An interest rate of \_\_\_\_\_ % will be paid only on the portion of your daily balance that is greater than or equal to \$10.00 and less than or equal to \$20,000.00, with an annual percentage yield (APY) of \_\_\_\_\_. An interest rate of \_\_\_\_\_

\_\_\_\_\_ % will be paid only on the portion of your daily balance that is greater than

\$20,000.00. The APY for this tier will range from \_\_\_\_\_ % to \_\_\_\_\_ %, depending upon the balance in your account. If you do not meet the eligibility requirements, a base rate of \_\_\_\_\_ % with an APY of \_\_\_\_\_ % will be paid on the entire balance greater than or equal to \$10.00 for that monthly qualification cycle. For purposes of this disclosure, these are rates and APYs that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_. Please call 401-233-4700 to obtain current rate information. The interest rates and APYs may change at our discretion and without prior notice.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Account Features and Flexibility** - ATM fees rebated nationwide (up to a maximum of \$25.00) per monthly qualification cycle. If you do not meet the eligibility requirements, you will not receive ATM fee refunds for that qualification cycle.

**Transaction Limitations** - To post and settle by the end of the monthly qualification cycle, ACH debits and credits and debit card transactions must take place prior to the close of business on the last business day of the month.

## EMBARC CHECKING ACCOUNT

**Rate Information** - This is a non-interest bearing account.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. There are no maintenance or low balance fees for this account.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section. This account will not be eligible for overdraft privilege. There are no Insufficient Funds (Returned or Paid), or Uncollected Funds fees.

**Account Features & Flexibility** - Primary member must be between the ages of 13-22 years old. Minors (ages 13 - 17) require a parent or legal guardian to be named on the account as a joint owner. Once primary member turns 23 years old, this Embark Account will convert to a Journey Rewards Checking Account or an equivalent account type offered at that time. Free Online Banking and receive E-statements (no fees or charges apply for this service). Online bill payment service is available only to members who are at least 18 years old.

## RELATIONSHIP CHECKING ACCOUNT

**Rate Information** - The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_. Please call 401-233-4700 to obtain current rate information. The interest rate and APY may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY. The primary owner must maintain a combined aggregate deposit minimum daily balance of \$5,000.00 to avoid a low balance fee. This includes balances from all accounts, including certificates of deposits and money market accounts.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

### STATEMENT MONEY MARKET/IRA ACCOUNT

**Rate Information** - If your daily balance is below \$2,500.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_. If your daily balance is \$2,500.00 or greater, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

For purposes of this disclosure, these are rates and APYs that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_.

Please call 401-233-4700 to obtain current rate information. The interest rates and APYs may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded daily and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section.

**Individual Retirement Account** - Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

### RELATIONSHIP MONEY MARKET ACCOUNT

**Rate Information** - If your daily balance is below \$5,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an annual percentage yield (APY) of \_\_\_\_\_. If your daily balance is greater than or equal to \$5,000.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$10,000.00 but less than \$30,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_. If your daily balance is greater than or equal to \$30,000.00 but less than \$50,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$50,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

For purposes of this disclosure, these are rates and APYs that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_.

Please call 401-233-4700 to obtain current rate information. The interest rates and APYs may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded daily and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section.

### COMPASS MONEY MARKET ACCOUNT

**Rate Information** - If your daily balance is below \$5,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an Annual Percentage Yield (APY) of \_\_\_\_\_. If your daily balance is greater than or equal to \$5,000.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$10,000.00 but less than \$50,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$50,000.00 but less than \$100,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_. If your daily balance is greater than or equal to \$100,000.00 but less than \$150,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$150,000.00 but less than \$250,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_. If your daily balance is greater than or equal to \$250,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

For purposes of this disclosure, these are rates and APYs that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_.

Please call 401-233-4700 to obtain current rate information. The interest rates and APYs may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded daily and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date follows the ending date of an interest period, and for the example is February 1. If you close your money market account before interest is credited, you will receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a \$10 low balance fee. If during any monthly statement cycle your account balance falls below the required minimum daily balance, your account will be subject to a \$10 low balance fee for that statement cycle.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

### JOURNEY MONEY MARKET ACCOUNT

**Rate Information** - If your daily balance is below \$5,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an Annual Percentage Yield (APY) of \_\_\_\_\_. If your daily balance is greater than or equal to \$5,000.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$10,000.00 but less than \$60,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_. If your daily balance is greater than or equal to \$60,000.00 but less than \$100,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$100,000.00 but less than \$150,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

If your daily balance is greater than or equal to \$150,000.00 but less than \$250,000, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_. If your daily balance is greater than or equal to \$250,000.00, the interest rate paid on the entire balance in your account is \_\_\_\_\_ % with an APY of \_\_\_\_\_.

For purposes of this disclosure, these are rates and APYs that were offered within the most recent seven calendar days and were accurate as of \_\_\_\_\_.

Please call 401-233-4700 to obtain current rate information. The interest rates and APYs may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded daily and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date follows the ending date of an interest period, and for the example is February 1. If you close your money market account before interest is credited, you will receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed APY. You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a \$10 low balance fee. If during any monthly statement cycle your account balance falls below the required minimum daily balance, your account will be subject to a \$10 low balance fee for that statement cycle.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

### KICKSTART SAVINGS ACCOUNT

**Rate Information** - The interest rate on your account is % with an annual percentage yield (APY) of %. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of . Please call 401-233-4700 to obtain current rate information. The interest rate and APY may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you place noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section.

**Account Features and Flexibility** - Primary account owner cannot be 13 years old or older to be eligible for this account and will require a parent or legal guardian to be named on the account as a joint owner. Once primary account owner turns 13 years of age, this Kickstart Savings account will convert to a Statement Share Account, or an equivalent account type offered at that time. Primary account owner will receive a \$5.00 credit annually to their Kickstart Savings account by the end of their birthday month if the account is open and in good standing, until the primary account owner turns 13 years old.

### CHRISTMAS AND VACATION CLUB ACCOUNT

**Rate Information** - This account does not earn interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$2.00.

**Fees and Charges** - Refer to the consumer fee schedule for early club closeout fee.

**Transaction Limitations** - Once an account is opened, withdrawals are not permitted until the end of the club term, except for closeout withdrawals.

### IRA/CERTIFICATE OF DEPOSIT (CD)

**Rate Information and Renewal Term** -

**6 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 6 months.

**7 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 6 months.

**8 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 8 months.

**9 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 9 months.

**10 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 9 months.

**12 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of renew to 12 months.

**13 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 13 months.

**15 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 12 months.

**18 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 18 months.

**23 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 24 months.

**24 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 24 months.

**30 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 30 months.

**36 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 36 months.

**48 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 48 months.

**60 Month CD** - The interest rate is % with an annual percentage yield (APY) of %, and a renewal term of 60 months.

You will be paid this rate until first maturity. The interest rate and APY are based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of . Please call 401-233-4700 to obtain current rate information.

**Compounding and Crediting** - Unless otherwise paid, interest will be compounded monthly and will be credited monthly. Alternatively, you may choose to have interest paid to you or to another account you own at the credit union every month, rather than credited to this account. If you close your account before interest is paid, you will not receive the accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction Limitations** - After the account is opened, you may not make deposits into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term of crediting after it is credited to your account.

**Time Requirements** - Your account will mature on the following date:

**Early Withdrawal Penalties (a penalty may be imposed for withdrawals before maturity)** - The penalty we may impose will be 3% on the amount withdrawn.

The penalty will be applied to the principal balance, and not credited interest. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

**Individual Retirement Account** - Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**Automatically Renewable Account** - This account will automatically renew at maturity. Each renewal term will be based on the original term of the account detailed in the Rate Information and Renewal Term section above, beginning on the maturity date. The interest rate will be the same that we offer on new term accounts of the same type and structure. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period.

### NEW BEGINNINGS SAVINGS ACCOUNT

**Rate Information** - The interest rate on your account is % with an annual percentage yield (APY) of %. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were

accurate as of . Please call 401-233-4700 to obtain current rate information. The interest rate and APY may change at our discretion and without prior notice. There are no maximum or minimum interest rates for this account.

**Compounding and Crediting** - Interest will be compounded monthly and will be credited monthly. For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1 and the ending date of such interest period is January 31. All other interest periods follow this same pattern of dates. The interest declaration date is the same as the ending date of the interest period, and for the example is January 31. If you close your account before interest is credited, you will not receive accrued interest.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method** - Interest is calculated by using the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Interest** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account, provided that the items are collected in the ordinary course.

**Fees and Charges** - There are no maintenance or low balance fees for this account unless otherwise stated in the Common Features Section.

**Account Features and Flexibility** - This account will not be eligible for overdraft privilege.

#### NEW BEGINNINGS CHECKING ACCOUNT

**Rate Information** - This is a non-interest bearing account.

**Minimum Balance Requirements** - The minimum balance required to open this account is \$10.00.

**Fees and Charges** - There is a monthly maintenance fee of \$13.00. This fee is reduced to \$10.00 for members with direct deposit.

**Account Features and Flexibility** - This account will not be eligible for overdraft privilege.

#### COMMON FEATURES

**Nature of Interest** - Interest is paid from current income and available earnings, after required transfers to reserves at the end of an interest period.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**Fees and Charges** - Other than specifically set forth herein, fees and charges may be assessed against your account. Please refer to our separate Consumer Fee Schedule for additional information.

**Membership** - To be a member and maintain accounts at our credit union, you must purchase at least one share in the credit union. For joint accounts, each additional joint account owner must purchase a share to also be a member. The par value of a share in this credit union is \$10.00. The first dollars deposited to your account are allocated to purchase the required shares for you and any joint account owner.

**Account Features and Flexibility** - You may be charged a fee from the operator of a foreign ATM (non-Navigant Credit Union ATM) for transactions performed. Free Online Banking and receive E-statements (no fees or charges apply for this service). Online bill payment service is available only to members who are at least 18 years old and have a checking account. Free Mobile and Text Banking (excluding any and all message and data rates imposed by your wireless service provider telecommunications when using mobile and text banking services). Round-Up feature to a Navigant Credit Union savings account is available. For example, the debit amount of a purchase is \$3.65, if you are enrolled in Round-Up, your purchase is rounded to the nearest whole number - so in this case, it's \$4.00. The extra .35 cents is diverted to a Navigant Credit Union savings account if enrolled.

