



Green Blvd. at Breckenridge  
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# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Money Market Accounts	/	Monthly	Monthly	—	—	\$2,500.00	Daily Balance	Account transfer limitations apply.
Reward Checking Requirements met (see Section 1)*	/	Monthly	Monthly	\$50.00	—	—	Daily Balance	—
Requirements not met (see Section 1)*	/							
Personal Simply Checking Accounts	/	—	—	—	—	—	—	—
Business Simply Checking Accounts	/	—	—	—	\$300.00	—	—	—
Personal Checking Plus Accounts	/	Monthly	Monthly	—	\$500.00	—	Daily Balance	—
Business Checking Plus Accounts	/	Monthly	Monthly	—	\$1,000.00	—	Daily Balance	—
2 <sup>nd</sup> Chance Checking	—	—	—	\$50.00	—	—	—	—

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Money Market, Reward Checking, Personal Checking Plus, and Business Checking Plus accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The **Money Market** account is a Tiered Rate account. If your Daily Balance is from \$2,500.00 to \$9,999.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$19,999.99, the second Interest Rate and

range of Annual Percentage Yields listed for this account will apply. If your Daily Balance is from \$20,000.00 to \$49,999.99, the third Interest Rate and range of Annual Percentage Yields listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the fourth Interest Rate and range of Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. \*The Reward Checking account is a Tiered Rate account. If your Daily Balance is \$25,000.00 or below and you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete

at least 12 debit card transactions (excluding ATM transactions); 2) you have at least one (1) direct deposit/payroll transaction; 3) you have Home Banking; 4) you maintain a good email address at United Credit Union; and 5) receive e-statements. If your balance is greater than \$25,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a calendar month, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account.

**2. Interest Compounding and Crediting.** The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

**3. Accrual of Interest.** For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

**4. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is \$1.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Business Simply Checking account, there is a minimum Daily Balance required to avoid a service fee for the month. If the minimum Daily Balance is not met each day of the month, there will be a service fee as stated in the Fee Schedule. For Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum daily balance is not met each day of the crediting period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the balance in the account each day.

**5. Account Limitations.** For Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Reward Checking, Personal Simply Checking, Business Simply Checking, Personal Checking Plus and Business Checking Plus accounts with no activity during a six-month period, your account may be closed and the balance transferred to your Regular share account.

**6. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account.

Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

The rates and fees appearing with this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

