

## Important Account Information for Our Members

### **XTREME CHECKING ACCOUNT**

**Rate Information** – The Dividend Rate and Annual Percentage Yield may change at our discretion, at any time, as determined by the credit union board of directors.

**Dividend Rates** – The stated High Yield APY, our highest rate for Xtreme Checking, will be earned each monthly statement cycle from \$0 to and including the first \$25,000 in balances. Balances over \$25,000 will earn a different APY in a separate Xtreme Savings Account when the following requirements are met during each cycle:

12 Debit Card Point-of-Sale Transactions  
1 Direct Deposit or ACH Auto Debit  
Enroll and Receive an Electronic Statement

When these monthly requirements are not met each monthly statement cycle, the Base Rate will apply to the entire balance for the statement cycle.

**Foreign ATM Surcharges** - Withdrawals made at foreign ATMs (non-surcharge free SUM Program ATMs) incur a surcharge from the other financial institutions and Workers' Credit Union. When the above-listed requirements are met during each cycle, up to \$10 of these service charges will be refunded automatically.

**Compounding and Crediting** – Dividends are calculated on the Average Daily Balance for the monthly cycle. Dividends are compounded monthly. Dividends will be credited to your account every month.

**Dividend Period** – The dividend period is monthly. As an example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum Balance Requirements** - The minimum balance to open an Xtreme Checking is \$25. No minimum balance required to earn dividends. No monthly service charge.

**Average Daily Balance Computation Method** – Dividends are calculated for the monthly cycle in the following manner: The balance at the end of each day is totaled for the monthly cycle and divided by the number of days in that cycle to produce the Average Daily Balance. The Dividend Rate is then multiplied by the Average Daily Balance, divided by 365 days in the year and multiplied by the number of days in the cycle.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

**Transaction Limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Important Account Information for Our Members disclaimer.

**Xtreme Relationship Accounts Requirement** – An Xtreme Checking relationship requires opening an Xtreme Checking Account, an Xtreme Savings Account and a \$25 Membership Savings Account.

**Xtreme Statement Cycle Date** – The statement cycle date is the 25<sup>th</sup> of each month. The cutoff date for counting qualifying transactions will always be the **business day preceding** the statement cycle date. If the 25<sup>th</sup> is on a Saturday, Sunday or holiday, the statement cycle date will be the previous business day.

The following fees pertain to the Xtreme Checking Account:

ACH Return Charge (Returned Item Fee).....	\$28
Returned Check NSF .....	\$28
EOD NSF Fee (Checking Overdraft Privilege Paid Item).....	\$28
Stop Payment Charge .....	\$28
ACH Non Sufficient Funds Charge (ODP Payment of Item).....	\$28
Stop Payment of Money Order, Official Check .....	\$28
Checking Account Line of Credit Annual Fee .....	\$25

**All other Checking and Miscellaneous Fees as outlined on the Personal Account Fee schedule apply.**

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