

ADDENDUM TO YOUR ACCOUNT AGREEMENT

Effective: February 22, 2023

ACCELERATE SAVINGS Truth In Savings Disclosure
CURRENT DISCLOSURE LANGUAGE
In this disclosure, any reference to “dividends” is interchangeable with “interest”.
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.
Compounding and Crediting: Dividends will be compounded every day. Dividends will be credited to your account every month.
Dividend Period: For this account type, the dividend period is monthly, for 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 business day of the dividend period, and for the example above is January 31.
Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield as per our disclosed tiered accounts.
Daily Balance Computation Method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Truth-In-Savings Disclosure section, under Common Features, of the Important Account Information for Our Members disclaimer.
Par value of a share: The par value of a share in this account is \$5.00.