

XTRAORDINARY CHECKING

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors. We may change the dividend rate for your account based upon your meeting the requirements for this account every month. Please refer to our separate Fee Schedule for the monthly qualifications and for current rates.

The account qualifications are as follows:

- 1 ACH credit per month,
- 1 Bill Pay 3rd party debit per month
- 15 non-pin Visa Check Card transactions per month,
- e-statement participant.

Compounding and crediting: Dividends will be compounded every month. 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 day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: No minimum balance requirements apply to this account. A deposit of \$50 is required to open the account.

Daily balance computation method: Dividends are calculated by the daily balance method that 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) in your account.

Transaction limitations: No other transaction limitations apply to this account unless otherwise stated in the Common Features section and Fee Schedule. Please refer to our separate Fee Schedule for fees applicable to this account.