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Wyoming, MI 49509
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SHARE SAVINGS – TRUTH-IN-SAVINGS DISCLOSURE

Account Number:	
Current Rate:	
Current APY:	

RATE INFORMATION
The interest rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING
Dividends will be compounded every month. Interest will be credited to your account on the first day of the following month.

EFFECT OF CLOSING AN ACCOUNT
If you close your account before interest is paid, you forfeit the accrued interest.

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.

DIVIDEND PERIOD
For this type of account, the dividend period is based on the calendar month. The dividend period begins on the first day of the month and ends on the last day of the month.

MINIMUM BALANCE REQUIREMENT
The minimum balance requirement to open this account is $5.00.
The minimum balance required to earn the stated APY is $100.

DAILY BALANCE COMPUTATION REQUIREMENT
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 the noncash items (for example, checks) into your account.

TRANSACTION LIMITATIONS
Withdrawal requests greater than $7,500 may require seven (7) business days advance notice.

FESS AND CHARGES
See separate fee schedule.