
Truth in Savings Disclosure: Standard Savings, Young Adult Savings, PrimeSavers Club, and Money Market Accounts

- **Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) for these types of accounts are reflected on the **Deposit Rates Chart**. Rates may change at our discretion and without notice.
- **Balance Computation Method:** Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing the figure by the number of days in the period. The period used at PrimeSource is the calendar month.
- **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that PrimeSource Credit Union anticipates paying for the applicable dividend period.
- **Compounding and Crediting:** Dividends will be compounded and credited monthly.
- **Account Closure:** If the account is closed prior to accrued dividends being credited for the month, you will forfeit those dividends.
- **Accrual of Dividends:** Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) the day of your deposit.
- **Minimum Balance to Open and Earn Stated APY:** See **Deposit Rates Chart**
- **Account Limitations:** Transaction limitations for these types of accounts are as follows: No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. Exception: Club Accounts require deposits via Automatic Funds Transfer. There is maximum balance of \$5,000.00 allowed. All Club Accounts will transfer funds to a Share Account. Vacation Club Accounts will transfer on May 31 each year. Christmas Club Accounts will transfer on October 31 each year.

*Fees may reduce earnings.

Truth in Savings Disclosure: Certificate Accounts

- Rate(s) listed apply to member depositors only. Contact the credit union with regard to non-member deposits.
- **Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) for these types of accounts are reflected on the **Deposit Rates Chart**. Rates may change at our discretion and without notice.
- **Balance Computation Method:** Dividends are calculated using the Daily Balance Method. The Daily Balance Method applies a daily periodic rate to the principle balance of your account each day.
- **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that PrimeSource Credit Union anticipates paying for the applicable dividend period.
- **Compounding and Crediting:** For these types of accounts, dividends will be compounded and credited monthly.
- **Account Closure:** If the account is closed prior to accrued dividends being credited for the month, you will forfeit those dividends.
- **Accrual of Dividends:** Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) the day of your deposit.
- **Minimum Balance to Open and Earn Stated APY:** See the **Deposit Rate Chart**.
- **Account Limitations*:** You may not add to a certificate account once it is opened. You may only make additions after maturity and during the grace period. You may not make withdrawals of principal from this account.
- **Penalty for Early Withdrawal:** For terms of one year or less; the penalty we may impose will be equal to 90 days of dividends on the amount withdrawn plus any accrued but not paid dividends for the period. For terms over one year; the penalty we may impose will be equal to 180 days of dividends on the amount withdrawn plus any

accrued but not yet paid dividends. We may opt to waive a penalty in circumstances such as death or legal incompetence of the owner of the account.

- **Renewal Policy:** This account will automatically renew at maturity. Upon renewal the rate will be whatever the current rate is for the original term. The other features of the account will remain the same. You will be allowed to withdraw funds during the grace period (10 calendar days after maturity) without being assessed an early withdrawal penalty.

The initial rate and APY for your Certificate Account is stated on the account receipt provided to you at account opening. For terms of 12, 18, 24, and 30 month you will be paid that rate for the term of your certificate, unless you exercise the bump-up option.

The bump-up option gives you the right, should our rates increase, to "bump" your certificate rate to the new, higher certificate rate corresponding for the remainder of the original term of your certificate. You may exercise your bump-up option once at any time during the term of your certificate. Should you choose to do so, your rate and annual percentage yield will change.

Rates will only be bumped at the written or oral request of the member. Doing so does not affect the term or maturity of your certificate. There is no penalty for exercising the bump-up option. It is your responsibility to contact the credit union for current rate information.

Youth Savings Certificate Exception: These types of accounts do not automatically renew. Upon renewal, funds will either be transferred to your share account or disbursed to you in form of a credit union check, depending on option chosen at account opening. You always have the option to open a new certificate at maturity by contacting us.

*Fees may reduce earnings.

Truth in Savings Disclosure: Traditional IRA Savings, Roth IRA Savings, and Educational IRASavings (Non Certificate Accounts)

- **Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) on these types of accounts are reflected on the **Deposit Rates Chart**. Rates may change at our discretion and without notice.
- **Balance Computation Method:** Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for that period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing the figure by the number of days in the period. The period we use is the calendar month.
- **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that PrimeSource Credit Union anticipates paying for the applicable dividend period.
- **Compounding and Crediting:** For these types of accounts, dividends will be compounded and credited monthly.
- **Account Closure:** If the account is closed prior to accrued dividends being credited for the month, you will forfeit those dividends.
- **Accrual of Dividends:** Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) the day of your deposit.
- **Minimum Balance to Open and Earn stated APY:** See the **Deposit Rate Chart**.
- **Account Limitations:** Transaction limitations for these types of accounts are as follows: No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

*Fees may reduce earnings. Also see your IRA Trust Agreement for other IRA Restrictions.

Truth in Savings Disclosure: Traditional IRA Certificate, Roth IRA Certificate, and Educational IRA Certificate Accounts

- **Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) for these types of accounts are reflected on the **Deposit Rates Chart**. Rates may change at our discretion and without notice.
- **Balance Computation Method:** Dividends are calculated using the Daily Balance Method. The Daily Balance Method applies a daily periodic rate to the principle balance of your account each day.
- **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that PrimeSource Credit Union anticipates paying for the applicable dividend period.
- **Compounding and Crediting:** For these types of accounts, dividends will be compounded and credited monthly.
- **Account Closure:** If the account is closed prior to accrued dividends being credited for the month, you will forfeit those dividends.
- **Accrual of Dividends:** Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) the day of your deposit.
- **Minimum Balance to Open and Earn Stated APY:** See the **Deposit Rate Chart**.
- **Account Limitations*:** You may not add to a certificate account once it is opened. You may only make additions after maturity and during the grace period. You may not make withdrawals of principal from this account.
- **Penalty for Early Withdrawal:** For terms of one year or less; the penalty we may impose will be equal to 90 days of dividends on the amount withdrawn plus any accrued but not paid dividends for the period. For terms over one year; the penalty we may impose will be equal to 180 days of dividends on the amount withdrawn plus any accrued but not yet paid dividends. We may opt to waive a penalty in circumstances such as death or legal incompetence of the owner of the account.
- **Renewal Policy:** This account will automatically renew at maturity. Upon renewal the rate will be whatever the current rate is for the original term. The other features of the account will remain the same. You will be allowed to withdraw funds during the grace period (10 calendar days after maturity) without being assessed an early withdrawal penalty.

*Fees may reduce earnings. Also see your IRA Trust Agreement for other IRA Restrictions.