



Banking with a Homefield Advantage.

## TRUTH-IN-SAVINGS DISCLOSURE

Account Type: \_\_\_\_\_

### Tier 1

Interest Rate: \_\_\_\_\_% Annual Percentage Yield: \_\_\_\_\_%

### Tier 2 (if applicable)

Interest Rate: \_\_\_\_\_% Annual Percentage Yield: \_\_\_\_\_%

### Tier 3 (if applicable)

Interest Rate: \_\_\_\_\_% Annual Percentage Yield: \_\_\_\_\_%

### SAVINGS (REGULAR SHARE) ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**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 payment date is the last business day of the dividend period, and for the example above is January 29.

**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.

**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** – During any calendar month you may make unlimited withdrawals in person or at the ATM (if applicable). During any calendar month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, computer, or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### KASASA SAVER ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**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 payment date is the last business day of the dividend period, and for the example above is January 29.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00.

**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** – During any calendar month you may make unlimited withdrawals in person or at the ATM (if applicable). During any calendar month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, computer, or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union.

### CLUB ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**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 payment date is the last business day of the dividend period, and for the example above is January 29.

**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.

**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** – You may not make any withdrawals or transfers from this account to another credit union account of yours by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### SIMPLIFIED CHECKING ACCOUNT

**Rate Information** – This account type does not earn interest.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for a list of applicable fees.

### GREEN CHECKING ACCOUNT

**Rate Information** – This account type does not earn interest.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

### KASASA CASH ACCOUNT

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**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.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **KASASA CASH WITH SAVER ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**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.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **KASASA CASHBACK ACCOUNT**

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **KASASA CASHBACK WITH SAVER ACCOUNT**

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **KASASA TUNES ACCOUNT**

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **KASASA GIVING ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**Compounding and crediting** – Dividends will be compounded every month. Dividends will be credited to your account every month.

**Minimum balance requirements** – the minimum balance required to open this account is \$5.00. Please refer to our separate fee schedule for additional information about charges.

**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.

**Rewards Qualifications** – Please see our separate Kasasa Account Disclosure for qualification details.

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges** – Please see our separate fee schedule for any applicable fees.

#### **PREMIER MONEY MARKET ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**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 payment declaration date is the last business day of the dividend period, and for the example above is January 29.

**Minimum balance requirements** – the minimum balance required to open this account is \$2,500.00. Please refer to our separate fee schedule for additional information about charges. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

**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** – You may make unlimited withdrawals in person at any of our branches. You are limited to no more than 6 withdrawals or transfers per statement period by means of a preauthorized or automatic transfer, telephonic order or instruction, internet transfer or similar order to a third party. You are also limited to no more than 6 check withdrawals per statement period. If you exceed these restrictions a fee of \$10 per transaction will be assessed to your account.

**Fees and charges** – Please see our separate fee schedule for the per check fee.

#### **IRA STATEMENT SAVINGS ACCOUNT**

**Rate Information** - The dividend rate and annual percentage yield may change at any time, as determined by the credit union and board of directors.

**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 payment date is the last business day of the dividend period, and for the example above is January 29.

**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.

**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** – Withdrawals from IRA accounts are subject to special limitations and rules established by federal laws. These limitations are described in detail in the credit union's IRA Application and Disclosure packet. Please request this packet if you are interested in establishing an IRA account.

## **COMMON FEATURES**

**Bylaw requirements** – You must complete payment of \$5.00 in a deposit account as a condition of admission to membership.

**Transaction limitations** – We reserve the right to at any time require not less than 90 days notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Should your account be closed prior to the end of the dividend period, dividends will be calculated out to the end of the period and posted to your account at the time of closing. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund (NCUSIF) and Massachusetts Share Insurance Corporation (MSIC)** – Your shares and deposits are insured in full under Massachusetts law. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. MSIC insures shares and deposits that exceed the limits of insurance coverage provided by NCUSIF. Please ask a member service representative for additional information.

Please refer to our separate fee schedule for additional information about charges.