

TRUTH-IN-SAVINGS DISCLOSURE

FREEDOM CHECKING ACCOUNT (0025)

Rate Information – This account does not pay dividends.

Minimum balance requirements – You must maintain a minimum average daily balance of \$100.00 or have Direct Deposit in your account to avoid a minimum balance requirement fee. If, during any month, your average daily balance is below the required minimum, your account will be subject to a minimum balance requirement fee of \$7.00 once during the month. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

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

National Credit Union Share Insurance Fund – Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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



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