

TRUTH-IN-SAVINGS DISCLOSURE

Continued

Compounding Frequency: Dividends will be compounded every month.

Crediting Frequency: Dividends will be credited to your account every month.

Dividend Period: The dividend period is monthly.

Minimum Balance Requirements: A \$5.00 minimum balance requirement applies to this account.

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 Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

Time Requirements: Your account will mature on October 31st of each year.

Non-Automatically Renewable Account: This account will not automatically renew at maturity. Dividends will not accrue after maturity and your personal savings account will be credited after November for the balance.

VACATION CLUB ACCOUNT

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.

Compounding and Crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend Period: 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.

Minimum Balance Requirements: A \$5.00 minimum balance requirement applies to this account.

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 of Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

MetroWest
Community Federal Credit Union



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