

United Trades Federal Credit Union

Small Business Accounts Disclosure

	Business Savings	Business Checking	Business Advantage Checking	Business Certificates			
Term of Account	None	None	None	6 months	12 months	18 months	24 months
Early withdrawal penalty	None	None	None	60 days interest	90 days interest	90 days interest	180 days interest
Withdrawal of Interest Prior to Maturity	N/A	N/A	N/A	Yes	Yes	Yes	Yes
Renewal	N/A	N/A	N/A	autorenewal for same term unless otherwise specified by owner	autorenewal for same term unless otherwise specified by owner	autorenewal for same term unless otherwise specified by owner	autorenewal for same term unless otherwise specified by owner
How the rate is determined	Board of Directors	N/A	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors
How often the rate can change	Quarterly	N/A	Monthly	No change during term	No change during term	No change during term	No change during term
Compounded paid	Quarterly	N/A	Monthly	Quarterly	Quarterly	Quarterly	Quarterly
How dividends are computed	1/365th of APR on beginning daily balance	N/A	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	N/A	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit
Interest if closed	None for current period	N/A	None for current period	Date of Withdrawal	Date of Withdrawal	Date of Withdrawal	Date of Withdrawal
Minimum balance to open	\$5.00	\$100.00	\$500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Minimum balance to earn dividends	\$100.00	N/A	\$500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Transaction Limitations	Maximum 3 free withdrawal per month	None	None	No Withdrawals during term other than paid interest	No Withdrawals during term other than paid interest	No Withdrawals during term other than paid interest	No Withdrawals during term other than paid interest
Fees Specific to this account	Withdrawals over 3 per month incur a fee	\$.10 per check deposited	\$50 Monthly Service Charge	N/A	N/A	N/A	N/A
Additional Information		First 10 items free per month					
Inactivity Period	12 months	60 days	60 days	N/A	N/A	N/A	N/A