

Vacation Fund Monthly Club Account Truth-in-Savings Disclosure

Rate Information

This account does not carry a balance and no dividends are paid.

Minimum Balance to Open Requirement

The minimum balance to open this account is \$0.00.

Fees and Charges

Fees and charges that may be assessed on your account are listed in the Fee Schedule.

Account Limitations

If funds are deposited into this account, these funds will be automatically withdrawn on a designated date each month. The funds will either a) be sent via a check that will be sent to the address we have on file for you or b) transferred to another account at the credit union. You will set this up with the credit union when you open the account. You may change your withdrawal option by contacting the credit union.

Account Closure

If the account is closed, whether at your request or by the credit union, you are prohibited from any further use of the checks/drafts that draw on this account, electronic access through ACH (Automated Clearing House) transactions or other channels and use of any plastic card issues to you on this account.

Inactive or Dormant Accounts

Your account will be considered inactive if a) there has been no monetary transactions posted to the account or b) there has been no contact with the credit union in a period of 12 consecutive months. Your account will be considered dormant if the inactivity period exceeds 36 consecutive months. Activity on any account with the credit union constitutes "contact" with the credit union. The credit union may charge a monthly fee on dormant accounts. Refer to the Fee Schedule for additional information.

Statements

Statements detailing recent activity in all your credit union accounts are printed and mailed quarterly (after March 31st, June 30th, September 30th, and December 31st). The credit union may charge a printed statement fee. Refer to the Fee Schedule for additional information. You may elect electronic delivery of your quarterly statements.

Change in Terms

The credit union reserves the right to change the terms of this account provided a minimum of 15 days' notice is given in writing if the change would be adverse to the account holder.

National Credit Union Share Insurance Fund

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.