



### **Certificate of Deposit Special Truth-In-Savings Disclosure**

To view current APY, term, dividend payment method, current rate, and maturity date see certificate details. For more information see [trunorthcu.org/deposit-rates/](http://trunorthcu.org/deposit-rates/)

Early Withdrawal Penalty: 90 days interest

### **Compounding and Crediting Frequency**

Unless otherwise paid, dividends will be compounded every quarter.

Dividends will be credited to your account every quarter. Alternatively you may choose to have dividends paid to you or to another account every quarter rather than credited to this account.

### **Dividend Period**

The dividend period of the Credit Union is Quarterly, beginning on the first day of a quarter and ending on the last day of the quarter.

### **Minimum Balance Requirements**

The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield.

### **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 deposit noncash items (for example checks) to your account.

### **Early Withdrawal Penalties**

A penalty may be imposed for withdrawals before maturity.

The penalty we impose will equal 90 days dividends on the amount withdrawn subject to penalty.

### **Withdrawal of Dividends Prior to Maturity**

The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

### **Transaction Limitations**

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

### **Nonrenewal Account**

This account will not automatically renew or roll over and interest on this account will not continue to accrue or accrete after maturity.



You may choose at account opening how you wish to receive your funds after maturity such as a check mailed to you or deposited in one of your accounts. If you do not chose, the account balance which includes dividends paid will be deposited to your interest bearing account.

**Bylaw Requirements**

You must complete payment of one share in your Share account as a condition of admission to membership.

**National Credit Union Share Insurance Fund**

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

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: Share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

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