

## TRUNORTH FEDERAL CREDIT UNION

1419 N SECOND STREET  
ISHPEMING, MI 49849-1020  
906-485-1210

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### TruRewards Checking

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#### Tiered Rate Structure

	For Balance Greater Than	Rate	APY Range
Non-Qualified	\$0.00		
Tier 1	\$0.00	3.50	3.56-3.56
Tier 2	\$10,000.01	0.10	3.56-0.10

#### Rate Information

The interest rate and annual percentage may change every month based on the determination of the Credit Union Board of Directors.

#### Compounding and Crediting

Interest will be compounded daily and will be credited monthly. If you close your checking account before interest is paid, you will not receive the accrued interest.

For this account type, the interest period is monthly, for example, the beginning date of the first interest period of the calendar year is January 1st and the ending date of such interest period is January 31st. All other interest periods follow this same pattern of dates. The interest declaration date follows the ending date of a interest period, and for the example is February 1st.

#### Benefits Checking Requirements

In order to earn interest, you must (1) agree to receive eStatements, (2) at least one online banking login per month, (3) have a minimum of one (1) ACH transaction deposit or withdrawal post or clear your account per month, (4) have a minimum of twenty (20) debit card transactions clear your account per month as a signature-based (PIN-based ATM transactions are not eligible). Members not meeting the interest requirements will not earn interest. The credit union has the right to modify or cancel qualifications or rewards at any time. Minimum qualifications must be met to receive limited ATM fee reimbursements.

#### Balance Computation Method

Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

#### Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in account disclosures.

#### Bylaw Requirements

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

#### Nature of Dividends

The Board of Directors declares dividends based on current income and available earnings of the credit union after providing for the required reserve transfers at the end of the dividend period.

#### 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.