

# TRUTH-IN-SAVINGS DISCLOSURE

## COMMON FEATURES

### CLASSIC CHECKING ACCOUNT

**Minimum balance requirements:**

No minimum balance requirements apply to this account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### SIGNATURE CHECKING ACCOUNT

**Rate Information** - The interest rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Minimum balance requirements:**

You must maintain a minimum average daily balance of \$1,000.00 in your account to avoid a below minimum balance fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a below minimum balance fee. Please refer to our separate fee schedule for the amount we will charge you.

The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Daily 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.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

### PREMIER CHECKING ACCOUNT

**Rate Information** - The interest rate and annual percentage yield may change at any time.

**Compounding and crediting** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is paid, you will not receive the accrued interest.

**Minimum balance requirements:**

You must maintain a minimum average daily balance of \$5,000.00 in your account to avoid a below minimum balance fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a below minimum balance fee. Please refer to our separate fee schedule for the amount we will charge you.

The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Daily 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.

**Accrual of interest on noncash deposits** - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

**Transaction limitations:**

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Bylaw requirements:**

You must complete payment of one share (\$1.00) in your Regular Share Savings account as a condition of admission to membership.

**Transaction limitation** - We reserve the right to at any time require not less than sixty days notice in writing before each withdrawal from a dividend earning account other than a Certificate of Deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**Fees and charges:**

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

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

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## YOUR ACCOUNT

These are the accounts you have opened or inquired about. If the figures are not filled in, please see the rate sheet that is with this disclosure or your periodic statement.

CLASSIC CHECKING ACCOUNT

SIGNATURE CHECKING ACCOUNT

The interest rate on your deposit account is \_\_\_\_\_ %

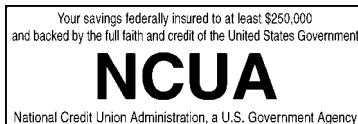
with an annual percentage yield of \_\_\_\_\_ %.

PREMIER CHECKING ACCOUNT

The interest rate on your deposit account is \_\_\_\_\_ %

with an annual percentage yield of \_\_\_\_\_ %.

**Mazuma Credit Union**  
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## **TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM: (Mazuma Means Money Promotion 09/30/17 – 12/31/17)**

- **Sign-up Bonus:** Offer valid for accounts opened between September 30<sup>th</sup>, 2017 and December 31<sup>st</sup>, 2017. Limit one account per person. Offer is subject to change without notice. Valid for new members only. Requires new savings and checking relationship with the Credit Union (those with existing savings or checking accounts or closed accounts within the past 6 months do not qualify).

### **\$150 Bonus - Checking Account Bonus Requirements:**

- The member must open the checking account **by December 31, 2017**.
- The member must make 20 point of sale purchases every month for three consecutive months starting from account opening. (Transactions exclude refunds/credits, and ATM transactions)
- Membership account number tied to the checking account must be enrolled in direct e-Statements and have a monthly direct deposit posted to one deposit-suffix of at least \$500 for three consecutive months.

**\$150 will be deposited into the primary savings account within 30 days of meeting the qualifications.**

### **\$350 Bonus – Money Market Bonus Requirements:**

- The member must meet **all** checking account bonus requirements.
- The member must open a Money Market Account with at least \$15,000 deposited **by December 31, 2017**.
- The Money Market account must be funded with a balance equal or great to \$15,000 **by December 31, 2017**.
- The balance in the Money Market Account must equal or exceed \$15,000 for 30 consecutive days starting from account opening.

**\$350 will be deposited into the primary savings account within 30 days of meeting both the Checking Account Bonus Requirements and the Money Market Bonus Requirements.**

Membership eligibility required. Business, IRA, and Minor accounts are not eligible for this promotion. All bonus payments will be reported to the Internal Revenue Service as interest income in the year they are paid. All checking and/or Money Maximizer Truth-in-Savings disclosures still apply. Federally insured by NCUA.