

# TRUTH-IN-SAVINGS DISCLOSURE

## MONEY MAXIMIZER ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

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

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is \_\_\_\_\_, and the ending date of such dividend period is \_\_\_\_\_.

All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and

for the example above is \_\_\_\_\_.

### Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum average daily balance of \$1,000.00 in your account to obtain the disclosed annual percentage yield.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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.

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

### Transaction limitations:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

## TEAM MEMBER MONEY MARKET ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Payment of dividends** - You will receive a Tier 2 dividend rate if you meet the requirements listed below:

1. Must remain an employee or official volunteer of Mazuma Credit Union. Official volunteers include voting and nonvoting members of the Board of Directors or Supervisory Committee of the credit union.
2. Must be enrolled in eStatements
3. Must be enrolled in direct deposit

If you do not meet the above requirements, you will earn the Tier 1 dividend rate paid on this account.

You will receive a Tier 3 dividend rate if you meet the requirements listed above for the premium Tier 2 dividend rate and you maintain an average daily balance of \$1,000.00 or more.

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

**Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is \_\_\_\_\_, and the ending date of such dividend period is \_\_\_\_\_.

All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and

for the example above is \_\_\_\_\_.

**Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. 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.

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

### Transaction limitations:

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

## COMMON FEATURES

### 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.

**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.

## YOUR ACCOUNT

This is the account you have opened or inquired about. Further details about this account are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

MONEY MAXIMIZER ACCOUNT

### Last declared dividend rate:

**Tier 1** - As of the last dividend declaration date, if your average daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - As of the last dividend declaration date, if your average daily balance was more than \$9,999.99, but less than \$25,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - As of the last dividend declaration date, if your average daily balance was more than \$24,999.99, but less than \$50,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 4** - As of the last dividend declaration date, if your average daily balance was more than \$49,999.99, but less than \$75,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 5** - As of the last dividend declaration date, if your average daily balance was more than \$74,999.99, but less than \$100,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

**Tier 6** - As of the last dividend declaration date, if your average daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_%, with an annual percentage yield of \_\_\_\_\_%.

TEAM MEMBER MONEY MARKET ACCOUNT

### Last declared dividend rate:

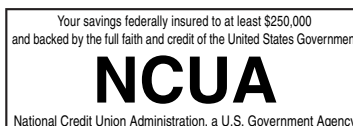
**Tier 1** (If account requirements are not met) - As of the last dividend declaration date, the Tier 1 dividend rate on your deposit account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Tier 2** - If you meet the account requirements for Tier 2, as of the last dividend declaration date, the Tier 2 dividend rate on your deposit account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**Tier 3** - If you meet the account requirements for Tier 3, as of the last dividend declaration date, the Tier 3 dividend rate on your deposit account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. If you qualify for the Tier 3 rate of interest, this rate will be paid on the entire balance in your account.

## Mazuma Credit Union

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