

**GREATER CHECKING**  
**Truth in Savings Disclosure**  
**Effective 05/01/09**

**ELIGIBILITY REQUIREMENTS:** To qualify for "Greater Checking rates, you must:

- conduct 12 debit card point of sale transactions per "qualification cycle";
- receive your monthly statement electronically; and
- establish (1) one monthly direct deposit or (1) one monthly auto debit.
- all eligible transactions must post to your account during the "qualification cycle"

"Qualification Cycle" means a period beginning one day prior to the current statement through one day prior to the close of the current statement.

**INTEREST RATE INFORMATION**

When Greater Checking requirements are not met, the interest rate on your account and the corresponding annual percentage yield (APY) for all balances are .10%. When the Greater Checking requirements are met, the interest rate and APY on your account are as follows:

**BONUS RATE TIER 1:** If your daily balance is equal to or greater than \$0.01, but less than or equal to \$50,000.00, the interest rate for that portion of the balance in your account will be 1.982% with an annual percentage yield (APY) of 2.00%.

**BONUS RATE TIER 2:** If your daily balance is equal to or greater than \$50,000.01 or more, the interest rate for the portion over \$50,000.00 will be .249% with an annual percentage yield (APY) of .25%

**INTEREST RATE INFORMATION**

The interest rate and annual percentage yield for your account may change.

**DETERMINATION OF INTEREST RATE**

At our discretion, we may change the interest rate at any time.

**COMPOUNDING AND CREDITING**

Interest will be compounded daily and credited to your account monthly. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**BALANCE COMPUTATION METHOD**

Interest is 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 ON NON-CASH DEPOSITS**

Interest will begin to accrue on the first business day of your deposit.

**FEES AND CHARGES**

There are no service charges or transaction fees associated with this account as long as there is activity on the account. (See fee schedule and other information provided in the "Important Account Information for Our Members" brochure.)

**STATEMENTS AND NOTIFICATIONS**

To be eligible for this account, you must receive your statement electronically. You will also receive electronic notification that you have or have not met eligibility requirements.

**ATM FEES**

If you have met the eligibility requirements for the month, we will refund all ATM fees assessed by our credit union and reimburse ATM fees assessed by other financial institutions by crediting your account.

**TRANSACTION PROCESSING INFORMATION**

Transactions on your account may not be processed in the order in which they occurred. We process internally originated transactions first; items presented in person will post next; and items presented by other financial institutions will post last. Within each group, all transactions will be paid in order beginning with the smallest to the largest amount. The order in which these transactions are processed may affect the total amount of overdraft fees you incur. (See fee schedule and other information provided in the "Important Account Information for Our Members" brochure.)