



Access Savings Truth in Savings Disclosure

Qualified Rate – if all the Qualifying Requirements listed below are met the rate will be as follows:

<u>Access Savings</u>		
	APY	Daily Balance
Six Months Promotional Rate	3.000%	\$10,000 - \$100,000
Tier 1	0.10%	Over \$100,000
After Promotional Rate	Premier Access High Rate Rewards Checking rate as published on the Finex rates page.	
		Under \$10,000
		\$10,000 - \$100,000

Base Rate – If all qualification requirements during a Qualification Period are not satisfied, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield (APY) of 0.10%.

We reserve the right at any time to require not less than seven (7) days' notice in writing before any withdrawal from an interest-bearing account.

Qualification Period – This is the period during which the qualification requirements must be met in order for you to obtain the disclosed Interest Rewards. This period begins on the day your current periodic statement is generated and generally ends on the last business day before the next statement is generated.

Frequency of Rate Changes – We may change the interest rate on your account at any time and any number of times in a calendar year.

Determination of Rate – At our discretion, we may change the rate on your account (except during promotional period). We will not decrease these rates without first giving you at least thirty (30) days advance notice in writing.

Compounding and Crediting Frequency – Interest will be compounded daily. Interest will be credited to your account every month.

Minimum Balance to Open the Account – No Minimum Deposit to open the account

Balance to Obtain the Annual Percentage Yield (APY) Disclosed – Minimum of \$10,000 and \$100,000 maximum.

Daily Balance Computation Method – We use the daily balance method to calculate the interest on your account if you meet all of the Qualification Requirements. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method - If you do not meet the Qualification Requirements we use the average daily method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account each day of the period and dividing that figure by the number of days in the period.

Accrual of Interest on Non-Cash Deposits – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Forfeiture of Interest on Closed Accounts – If you close your account before accrued interest has been credited to your account all accrued interest will be forfeited.

Qualification Requirements to Obtain the Annual Percentage Yield Disclosed – You must satisfy all of the following Qualification Requirements during each Qualification Period to obtain the Qualified Rate for Access Savings:

- Have a minimum balance of \$10,000, maximum of \$100,000
- Have an active High Rate checking account
- Meet all the qualifications of an Access High Rate Checking account each qualification period

Access /High Rate Checking Qualification Requirements to Obtain the Interest Rewards – – You must satisfy all of the following Qualification Requirements during each Qualification Period:

- Have at least one (1) Direct Deposit (ACH credit will be accepted if direct deposit is unavailable to member) minimum amount of \$100 for General Members / \$500 for Premier Members
- Sign up for eServices (including eStatements, eNews, Homebanking) with a valid email address.
- You must have a minimum of twelve (12) Finex Credit Union Debit Card point-of-sale transactions or Signature (Qualifying Transactions) in the amount of \$1 or more, post to your account during the Reward Period. ATM Transactions are not Qualifying Transactions and will not be counted toward the minimum twelve transactions or be paid Cash Rewards.

Failure to satisfy the requirement to have twelve (12) Debit Card point-of-sale or signature transactions post to your account during the Reward Period will not result in any fees being assessed but will result in the forfeiture of any Cash rewards for the rewards cycle.

****Fees and Charges****There is no monthly fee specific to this account. Please refer to our standard fee disclosure for additional service or transactional fees that may apply. However, a monthly fee up to \$10.00 may be charged if Direct Deposit or ACH requirement is not met. Fees could reduce earnings.