

CONSUMER

ACCOUNT SUMMARY

Effective 09/16/2022

Membership Share - \$5.00 Par Value



| | DIVIDEND BEARING | MINIMUM BALANCE | MONTHLY LOW BALANCE FEE ¹ |
|--------------------------------|-------------------------|---|--------------------------------------|
| SAVINGS ACCOUNT ² | Balances of \$100.00 | \$100 combined average daily deposit balances | \$5.00 |
| PERSONAL CHECKING ² | No | \$0.00 | \$0.00 |
| KICKBACK CHECKING ² | Yes | \$0.00 | \$0.00 |
| KICKBACK SAVINGS ² | Yes | \$0.00 | \$0.00 |
| ADVANTAGE MONEY MARKET | Balances of \$2,000.00 | \$0.00 | \$0.00 |
| PREMIER MONEY MARKET | Balances of \$25,000.00 | \$0.00 | \$0.00 |
| NAME YOUR SAVINGS | Balances of \$100.00 | \$0.00 | \$0.00 |
| PICK YOUR PAYOUT ACCOUNT | Balances of \$100.00 | \$0.00 | \$0.00 |
| IRA MONEY MARKET | Balances of \$100.00 | \$0.00 | \$0.00 |
| HEALTH SAVINGS ACCOUNT (HSA) | Balances of \$100.00 | \$0.00 | \$0.00 |

¹ If balance falls below minimum balance, waived for members 25 years old and under, for active loan products and for open IRA/HSAs.

² Debit cards inactive for 18 months or more will be closed to protect you and the credit union from fraud, loss or misuse..