



Euclid • Wickliffe • Willoughby Hills
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Last Dividend Declaration Date:

ACCOUNT TERM SCHEDULE

The rates, fees and terms applicable to your account at the Credit Union are provided in the Account Term Schedule. The Credit Union may offer other rates for these accounts from time to time.

	Regular/Special Share Account	Youth Savings Account (Under 18 Years of Age)/Cleveland Saves	Money Market Savings Account	Traditional/Roth/Coverdell Education IRA Savings Account	Holiday Club	Advantage Checking	Advantage Plus (Share Draft) Checking
DIVIDEND RATE/APY							
Dividends Compounded	Quarterly	Quarterly	Monthly	Quarterly	Quarterly	Quarterly	Monthly
Dividends Credited	Quarterly	Quarterly	Monthly	Quarterly	Quarterly	Quarterly	Monthly
Dividend Period	Calendar Quarter	Calendar Quarter	Monthly	Quarterly	Calendar Quarter	Calendar Quarter	Calendar Quarter
BALANCE REQUIREMENTS							
Minimum Opening Deposit	\$5.00	\$5.00	\$2,500.00	\$5.00	\$5.00	\$1,000.00	\$1000.00
Minimum Balance to Avoid a Service Fee	\$5.00	\$5.00	\$2,500.00	\$2,500.00	\$5.00	\$1,000.00	\$1,000.00
Minimum Balance to Earn the Stated APY	\$250.00	\$5.00	\$2,500.00	\$50.00	\$50.00	\$1,000.00	\$1,500.00
Balance Method	Daily Balance	Daily Balance	Daily Balance		Daily Balance	Daily Balance	Daily Balance
PAR VALUE OF A SHARE	N/A	N/A	\$5.00	N/A	N/A	N/A	N/A
ACCOUNT LIMITATIONS <small>See Section 6 Below</small>	Account Transfer limitations apply	Account Transfer limitations apply	Account Transfer limitations apply	Account Transfer limitations apply	Account Transfer limitations apply	N/A	N/A

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all accounts.

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account, based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Schedule. The dividend period is the period of time at the end of which an account earns dividend credit.

The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Schedule.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited; accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the reverse side. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a periodic rate to the daily balance in the account for the period. The daily balance is determined by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations.

- For Regular/Special Share Account, Money Market Savings Account, Youth Savings Account (Under 18 Years of Age), Cleveland Saves Account - During any statement period, you may not make more than six (6) withdrawal 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, or similar order to a third party. If you exceed these limitations, your account may be subject to an excessive share withdrawal fee or be closed.
- For Holiday Club Account - You may not make any withdrawals or transfers to another credit union account of yours or to any third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If any withdrawal is made from this account before the end of the club term, then this account may be closed. Funds are automatically transferred into Regular Share Account each November 1.
- For Traditional/Roth/Coverdell Education IRA Savings Account - You may not make any withdrawals or transfers to another credit union account of yours or to any third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.
- For Advantage Checking Account, Advantage Plus (Share Draft) Checking Account - no account limitations apply.

7. Fees and Charges.

- For Money Market Savings - An excessive withdrawal fee of \$10.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of the account) in excess of three during a month.
- For Traditional/Roth/Coverdell Education IRA Savings Account - If during any calendar year, your average daily balance is below the required minimum, your account will be subject to a minimum balance fee of \$10.00 once at the end of the calendar year.

8. Common Features

- Bylaw requirements - If you do not complete payment of one share in your Regular Share account within 90 days of admission to membership, or within 30 days of the increase in the par value of one share, you may be terminated from membership immediately.
- Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time 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 the dividend period.
- National Credit Union Share Insurance Fund - Member account in the credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Draft printing _____ (fee depends on style of draft ordered)

- **Overdraft Fee Transaction Categories - The categories of transactions for which and overdraft fee may be imposed are those by any of the following means:
Share Draft, in person withdrawal, ATM withdrawal, or other electronic means.**