

Numerica Credit Union Bonus Saver Account Guide

It's important you understand exactly how your Numerica account works. We've created this guide to explain the fees and some key terms of your personal account.

September 6, 2017

Details

ACCOUNT	OPENING DEPOSIT
Bonus Saver	\$25

Rate/APY (Annual Percentage Yield)

The Annual Percentage Yield (APY) 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 earning accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the credit union. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields the credit union anticipates paying for the applicable dividend period. For all saving accounts, there is no minimum balance to earn dividends.

You earn a base rate on every cent in the account and have the opportunity to earn additional bonus rates.

- **Deposit bonus** – Deposit at least \$25 monthly for six consecutive months. After the sixth month, you'll receive a bonus rate for the previous six months. You'll keep earning this bonus as long as you keep making monthly deposits of at least \$25.
- **No withdrawal bonus** – Let your money earn dividends without making withdrawals for six consecutive months and you'll earn an additional bonus rate. You'll keep earning this rate as long as you don't make any withdrawals.

Check the current rate schedule for Bonus Saver rates.

Dividends

Nature of Dividends	Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
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Compounding and Crediting	Base rate dividends are compounded monthly with a dividend period beginning the first calendar day of the dividend period and ending on the last calendar day of the dividend period. All dividends are calculated by applying a daily periodic rate to the balance in the share each day.
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Bonus Saver dividends are compounded monthly with dividend crediting occurring after six (6) consecutive months of meeting qualifier(s). Once qualifier(s) are met, dividends will compound and credit on a monthly calendar basis as long as qualifier(s) continue to be met.

Accrual

Dividends will begin to accrue on non-cash deposits (e.g., checks) on the same business day deposited.

Limitations

You may make up to six (6) transfers and withdrawals from your account in any month by means of a check, draft, debit card or similar. If you exceed these limitations, your account may be subject to a fee. Transfers will count as withdrawals and could impact your bonus saver rates.

Other Disclosures

The above variable rate deposit product information applies to consumer accounts at Numerica Credit Union ("Numerica") as of the effective date shown below. Numerica may offer other terms or amend the terms listed in this disclosure from time to time. Each account holder agrees to the terms and conditions and acknowledges that it is part of the Membership and Account Agreement, Bonus Saver Account Guide, and Fee Schedule.

Fees may be imposed on each check, draft item, ATM withdrawal, debit card point of purchase, pre-authorized automatic debit, telephone or electronic withdrawal or transfer transaction drawn on insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information on the availability of funds. Fees for overdrawing your account may be imposed for each overdraft regardless of whether we pay or return the transaction. Refer to the Fee Schedule. If the account has no activity for twelve (12) months or more and the member has no other active accounts, a non-participation fee as disclosed in the Fee Schedule will be charged. A \$20 membership fee applies for new members. For a full list of fees, please refer to our Fee Schedule.

This Account consists of a transaction sub account and a savings sub account. Funds not routinely needed to pay debits may be transferred to a savings sub account. We may periodically transfer funds between these two sub accounts. If your Account is a Plan on which dividends are paid, your dividends calculation will remain the same. Otherwise, the savings sub account will be non dividend bearing. The saving sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the dividends you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account.

The terms appearing are accurate as of September 6, 2017. For the most current rates available, please call 800.433.1837. This credit union is federally insured by the National Credit Union Administration.