

Disclosure C - Christmas Club Plus+

**Rate Information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and Crediting:** Dividends will be compounded every day. Dividends will be credited to your account annually on September 30. If you close your account before dividends are credited, dividends will not be paid.

**Dividend Period:** For this account type, the dividend period is annually, for example the beginning date of the first dividend period is October 1, and the ending date of such dividend is September 30. All dividend periods follow this same pattern of dates. The dividend declaration period is the last day of the dividend period, and for the example above is September 30.

**Minimum balance requirements:** You must maintain a minimum daily balance of \$.01 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Transaction Limitations:**

The minimum deposit we allow is \$.01. The minimum amount you may withdraw is \$0.00. Withdrawals are not allowed from this account. A withdrawal will require the account to be closed and all accrued dividends to be forfeited. Balance plus all dividends earned will be transferred to your checking account if you have one or to your Prime Share account on October 1 annually.

**Last declared dividend rate:**

Tier 1: As of the last dividend declaration date, if your daily balance was at least \$.01, but less than \$500.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

Tier 2: As of the last dividend declaration date, if your daily balance was at least \$500.00, but less than \$2,500.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

Tier 3: As of the last dividend declaration date, if your daily balance was at least \$2,500.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.