

TRUTH IN SAVINGS
2006

These are the accounts you have opened or inquired about. Additional details about these accounts follow. If the figures are not filled in, please see current rate sheet, credit union web site (www.mtfcu.coop), contact local branch or call 800.683.6455.

Regular Savings Account **Cattle Savings Account**
Start-Up Savings Account **Special Savings Account**
Advantage Plus Savings

Last declared dividend rate, as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum of \$5.00 at all times to keep this account open. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period for Regular savings, Cattle savings, Start-Up savings, Special savings, and Advantage Plus savings is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card or similar order to a third party. . Failure to adhere to transaction limitations may subject your account to an excessive transaction fee and/or closure.

Monthly Service Charge: No Monthly service charge applied to this account.

Escrow Savings Account

Rate information: No dividends are paid on this account.

Minimum Balance Requirements: The minimum balance required to open the non-dividend bearing savings account is \$5.00. You must maintain a minimum of \$5 to keep this account open.

Transaction Limitations: Generally, none.

Monthly Service Charge: No Monthly service charge applied to this account.

YOUTH SAVINGS ACCOUNTS

Nickels and Dimes Savings Account (ages 0-12 years)

Ben's Friends Savings Account (13-17 years)

E-Money Savings Account (18-22 years)

Last declared dividend rate, as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

Saving accounts for members ages birth – 22 years.

Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum average daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period for Nickels and Dimes savings, Ben's Friends savings and E-Money savings is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card or similar order to a third party. . Failure to adhere to transaction limitations may subject your account to an excessive transaction fee and/or closure.

Monthly Service Charge: No Monthly service charge applied to this account.

Premier Savings Account

Last declared dividend rate, as of the last dividend declaration date for the dividend rate paid and annual percentage yield paid on your account:

Tier 1 - If your average daily balance was \$200.00 - \$4,999.99, the dividend rate paid on the entire balance in your account was _____% with an annual percentage yield of _____%.

Tier 2 – If your average daily balance was \$5,000.00 - \$24,999.99, the dividend rate paid on the entire balance in your account was _____% with an annual percentage yield of _____%.

Tier 3 – If your average daily balance was \$25,000.00 - \$49,999.99, the dividend rate paid on the entire balance in your account was _____% with an annual percentage yield of _____%.

Tier – 4 If your average daily balance was \$50,000.00 or more, the dividend rate paid on the entire balance in your account was _____% with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed minimum annual percentage yield.

The dividend rate and annual percentage rate may change quarterly, (every three months). We may change the dividend rate at any time for this account as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

Dividend Period: The dividend period for this account is quarterly. The beginning date of the first quarterly dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. Dividends are credited the first day of the next period; for this example April 1.

Compounding and Crediting: Dividends will be compounded quarterly. Dividends will be credited to your account quarterly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account your yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union. Failure to adhere to transaction limitations may subject your account to an excessive transaction fee and/or closure.

Monthly Service Charge: No monthly service charge applied to this account.

Super Saver, Money Market Account

Last declared dividend rate, as of the last dividend declaration date:

Tier 1 - If your average daily balance was \$500.00 - \$24,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 2 – If your average daily balance was \$25,000.00 - \$49,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 – If your average daily balance was \$50,000.00 – 74,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage of yield of _____%.

Tier 4 – If your average daily balance was \$75,000.00 – 99,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 5 – If you average daily balance was \$100,000.00 or more, the dividend rate paid on the entire balance in your account _____%, with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$500.00. You must maintain a minimum average daily balance of \$500.00 in your account to obtain the disclosed minimum annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will be credited to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: During any month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. Failure to adhere to transaction limitations set forth in the monthly statement period may subject your account to an excessive transaction fee, suspension of the account and/or closure of your account.

Monthly Service Charge: You must maintain a minimum average daily balance of \$500 in this account to avoid the monthly service charge fee. See Fee Schedule for current monthly service charge fee.

Personal Dividend Bearing Checking
Commercial Dividend Bearing Checking

Last declared dividend rate as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open any of the above listed dividend bearing checking accounts is \$50.00. You must maintain a minimum average daily balance of \$1,000 in each dividend bearing checking account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

Monthly Dividend Period: The beginning date of the first monthly dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: Generally, none.

Monthly Service Charge: You must maintain a minimum average daily balance of \$500 in each dividend bearing checking account to avoid the monthly service charge fee. See Fee Schedule for current monthly service charge fee.

Health Savings Accounts (HSA)
Checking

Last declared dividend rate, as of the last dividend declaration date:

Tier 1 - If your average daily balance was \$200.00 - \$9,999.99, the dividend rate paid on the entire balance in your account was ____%, with an annual percentage yield of ____%.

Tier 2 – If your average daily balance was \$10,000.00 - \$49,999.99, the dividend rate paid on the entire balance in your account was ____%, with an annual percentage yield of ____%.

Tier 3 – If your average daily balance was \$50,000.00 or greater, the dividend rate paid on the entire balance in your account was ____%, with an annual percentage of yield of ____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$50.00. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed minimum annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will be credited to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: Generally, none.

Monthly Service Charge: No monthly service charge applied to this account. \$25.00 fee for outgoing rollover or transfer of funds.

**Personal Checking Personal Start-Up Checking
Advantage Plus (Over 55/Senior Checking)
Basic Business Checking**

Rate information: No dividends are paid on these accounts.

Minimum Balance Requirements: The minimum balance required to open each of the above listed non-dividend bearing checking accounts is \$50.00. No minimum balance required thereafter.

Transaction Limitations: Generally, none.

Monthly Service Charge: No monthly service charge applied to these accounts.

Youth Checking Account

Rate Information: No dividends are paid on this account.

Minimum Balance Requirements: The minimum balance required to open this account is \$25.00

Youth checking is available to those individuals up to age 22.

A joint owner over the age of majority is required for those under the age of 18.

Transaction Limitations: Generally, none.

Monthly Service Charge: No Monthly service charge applied to this account.

Vacation Club Account

Last declared dividend rate as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum balance of \$5 at all times to keep this account open. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date; see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period for this account is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account every month. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party. One withdrawal may be made within a twelve (12) month period. If a second withdrawal is made during the same twelve (12) month period, this account will be closed.

Monthly Service Charge: No Monthly service charge applied to this account.

Christmas Club Account

Last declared dividend rate as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____%.

Minimum Balance Requirements: The minimum balance required to open this account is \$5.00. You must maintain a minimum of \$5 at all times to keep this account open. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period for the Christmas Club savings account is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If any withdrawals are made from this account prior to November 1, this account will be closed. Withdrawals may be made from the Christmas Club account from November 1 through December 31.

Monthly Service Charge: No Monthly service charge applied to this account.

Traditional IRA Savings Account Roth IRA Savings Account
Coverdell Education IRA Savings Account

Last declared dividend rate:

Tier 1 - If your average daily balance was \$200.00 - \$9,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 2 – If your average daily balance was \$10,000.00 - \$49,999.99, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 – If your average daily balance was \$50,000.00 or more, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage of yield of _____%.

Minimum Balance Requirements: The minimum balance required to open each of the qualified funds savings account is \$5.00. You must maintain a minimum of \$5 at all times to keep each account open. You must maintain a minimum average daily balance of \$200.00 in your account to obtain the disclosed annual percentage yield.

The dividend rate and annual percentage yield may change monthly. We may change the dividend rate at any time for these accounts as determined by the Credit Union Board of Directors.

You will earn the last declared dividend rate, as of the last dividend declaration date, see the current rate sheet for the dividend rate and annual percentage yield on your account.

The dividend period for the regular savings account is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. Dividends are credited the first day of the next period; for this example February 1.

Compounding and Crediting: Dividends will compound and credit to your account monthly. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Average Daily Balance Computation Method: Dividends calculated by the average daily balance method applying a periodic rate to the average daily balance in the dividend bearing account for the period. The average daily balance is calculated by adding the balance in the dividend bearing account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends on Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card or similar order to a third party. . Failure to adhere to transaction limitations may subject your account to an excessive transaction fee and/or closure.

Monthly Service Charge: No Monthly service charge applied to this account. \$25.00 fee for outgoing rollover or transfer of funds.

Term Share Certificate
Payroll Growth Term Share Certificate

Term Share Certificate _____

***Payroll Growth Term Share Certificate _____**

Last declared dividend rate:

Payroll Growth Term Share Certificate: 50 basis points below the current posted dividend rate for term share certificate minimum balance and respective term

As of the last dividend declaration date, the dividend rate on your term share account is

_____ % with an annual percentage yield of _____ %.

Minimum Balance required to open this account:

___ \$25 ___ \$1,000 ___ \$25,000 ___ \$90,000

Compounding Frequency:

_____ Monthly _____ Dividends will not compound

Crediting Frequency: Dividends will be credited to your account or alternatively to another Members Trust of the Southwest Federal Credit Union account.

_____ Monthly _____ Maturity

Dividend Period for this account type is: _____ (Term, i.e. 182 days, 12 mos.)

Term Share Certificate and Payroll Growth Share Certificate, a.k.a. certificate of deposit or CD are offered in a variety of terms. See the current rate sheet for specific rates at specific terms.

Rate Information: The dividend rate and applicable annual percentage yield on a term share account is available on the current rate sheet. You will be paid the dividend rate until the maturity date stated on the account.

Compounding Frequency: Dividends will compound monthly, unless specified by account type or instructions not to compound.

Crediting Frequency: Dividends will be credited to your term share certificate account monthly, at maturity or alternatively to another Members Trust of the Southwest Federal Credit Union account.

Dividend Period: The term share certificate dividend period is based on the term share certificate selected. See current rate sheet.

Minimum Balance Requirements: The minimum balance required to open a term share certificate account is a tiered schedule based on the opening deposit. The minimum deposit for the first tier of terms and rates is \$25 (good only for the special payroll growth term share certificate); the second tier is \$1,000; the third tier is \$25,000; and the fourth tier is \$90,000. See current rate sheet

You must maintain the minimum daily balance of not less than the minimum balance required to open the term share certificate account selected.

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 Non-Cash Deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your dividend bearing account.

Transaction Limitations and Time Requirements: After the term share certificate is opened, you may not make additions into the account until the maturity date stated on the account. (Exception: Payroll Growth Term Share Certificate allows additions to the account until the next maturity date stated on the account.)

Withdrawals: If you make withdrawals of principal from your account before the next maturity; the principal withdrawn, before maturity, is included in the amount subject to early withdrawal penalty.

Early Withdrawal Penalties: (a penalty shall be imposed for withdrawals before maturity):

The penalty will be equal to ninety- (90) day's loss of dividends if the term of your account is one year (12 months) or less. The penalty shall be imposed whether dividends representing the penalty have been earned or not.

The penalty will be equal to one hundred and eighty-- (180) days' loss of dividends if the term of your account is greater than one year (12 months). The penalty shall be imposed whether dividends representing the penalty have been earned or not.

Withdrawal of dividends prior to maturity:

Posted dividends may be withdrawn prior to maturity. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

You can only withdraw dividends credited/posted to the principal in the current term before maturity of that term without penalty.

You will have a grace period of ten calendar days after the most recent maturity to withdraw the funds without being charged an early withdrawal penalty.

Withdrawals during grace period: In the event you close your share certificate during the grace period, dividends are paid through the most recent maturity date. You will not be paid dividends during the grace period if you close the account during the grace period associated with the most recent maturity date.

There are certain circumstances, such as death or total and permanent adjudicated disability of account owner, where we may waive or reduce this penalty.

If the withdrawal is from an IRA or other tax qualified plan share certificate, see your plan disclosure for other penalties or fees that may apply.

Automatically renewable account: The term share certificate and the Payroll Growth term share certificate will automatically renew at maturity. You may prevent renewal if you notify us of your intention not to renew before maturity. You may withdraw the funds in the account at maturity or within the grace period.

We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue and will not be paid after the most recent maturity date.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share or Payroll Growth term share certificate account.

Maturity Notice: Your _____ account will mature on _____, and it will automatically renew unless you or the credit union prevent it. The new maturity date will be _____. The dividend rate and annual percentage yield that will apply to your _____ account if renewed have not yet been determined. That information will be available on _____. After that date, you may call the credit union during regular business hours at 713.681.0339 (Houston), 254.968.8543 (Stephenville), 405.235.8543 (Oklahoma City), or 800.683.6455 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

Periodic Statements

The credit union shall provide periodic statements that include annual percentage yield earned, amount of dividends, any fees and/or penalties imposed during the statement period, and the beginning and ending dates of the statement period. Checking accounts and Super Saver account statements are generated at the end of each statement cycle, generally monthly and sent to the member electronically or mailed to current address on the system. Savings accounts, club accounts and term share certificate statements are generated quarterly and sent to the member electronically or mailed to current address on the system.