



14989 Florence Trail
 Apple Valley, MN 55124
 www.uecu.coop

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings Account \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply
Organizational Savings Account \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply
<input type="checkbox"/> Representative Payee Account <input type="checkbox"/> Trust \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply
Pee Wee Penguin Young Savers Account \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply
My Mula! Savings Account \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply
Student Savings Account \$5.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 or greater	/	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$5.00	Daily Balance	Account Transfer limitations apply

