



## Truth-in-Savings Account Disclosures

Except as specifically described, the following disclosures apply to all accounts. All accounts described in this Rate Schedule are share (savings) accounts.

### 1. Par Value

The minimum required to open and maintain an account is the purchase of a \$5.00 par value share in the Credit Union.

### 2. Rate Information

The Annual Percentage Yield (APY) 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. The Dividend Rate and APY may change quarterly as determined by the Board of Directors for Share Savings Accounts, and may change monthly for Money Market and Free Checking accounts. Share Savings and Money Market are tiered-rate accounts. For current rates and APYs, visit <https://www.hamiltonhorizons.org/rates>.

### 3. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

### 4. Dividend Compounding and Crediting

The compounding and crediting of dividends and the dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your account before dividends are paid, you will not receive accrued dividends.

### 5. Accrual of Dividends

For Share Savings, Money Market, and Free Checking accounts, dividends begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit.

## **6. Balance Information**

Minimum balance requirements for each account are set forth in the Rate Schedule. For Share Savings Accounts, a minimum balance of \$5.00 must be maintained. Money Market accounts may require higher balances to earn the stated APY. If the minimum balance is not met, you will not earn the stated APY.

## **7. Account Limitations**

For Share Savings and Money Market Accounts, the Credit Union reserves the right to require written notice of up to 60 days before permitting withdrawals. No account limitations apply to Free Checking Accounts. Early withdrawal penalties may apply to Certificate Accounts.

## **8. Certificates**

Certificate accounts require a fixed term and may have penalties for early withdrawal. Please refer to current rates and terms at <https://www.hamiltonhorizons.org/rates>.

## **9. Inactivity**

Accounts that have not been used in 180 days or longer and contain less than \$5.00 may be closed after notice of inactivity.

## **10. Fees**

Fees could reduce earnings on the account. Please refer to the Credit Union Fee Schedule for applicable charges.

Hamilton Horizons Federal Credit Union  
Equal Housing Lender • Federally insured by NCUA  
Website: <https://www.hamiltonhorizons.org>