

# Truth-in-Savings Disclosure

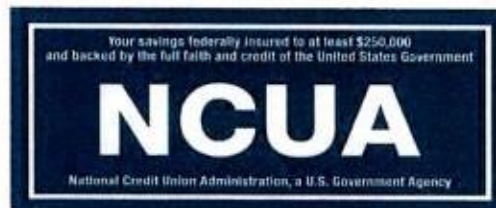
Effective Date: 09/30/18



The rates, fees and terms applicable to your account at United Northwest Federal Credit Union are provided with this Truth-in-Savings Disclosure.  
UNWFCU 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	Share Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share Savings	0.20% / 0.20% \$50.00 to \$9,999.99 0.25% / 0.25% \$10,000 to \$49,999.99 .30% / .30% \$50,000 and above	Daily	Quarterly	Quarterly (Calendar)	\$50.00	\$50.00	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Auxilliary Share Savings	.25% / .25%	Daily	Quarterly	Quarterly (Calendar)	----	----	----	Average Daily Balance	Account transfer and withdrawal limitations apply.
NOW Checking Accounts	.50% / .50%	Daily	Monthly	Monthly (Calendar)	----	\$2,500.00	\$2,500.00	Average Daily Balance	Account Limitations Apply
Primary Individual Retirement Account (IRA)	2.00% / 2.02%	Daily	Quarterly	Quarterly (Calendar)	----	----	----	Average Daily Balance	Account Limitations Apply



## Account Disclosures

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. RATE INFORMATION** – The annual percentage yield 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 Regular Share Savings, Money Market Checking, and Individual Retirement Accounts, the dividend rate and annual percentage yield may change monthly as determined by UNWFCU's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that UNWFCU anticipates paying for the applicable dividend period. The Regular Share Savings accounts are tiered rate accounts. If your average daily balance is \$9,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000 and above, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS** – Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** – The compounding and crediting of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** – For all earning accounts, dividends will begin to accrue on noncash deposits (checks) on the business day you make the deposit to your account.

**5. BALANCE INFORMATION** – To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share Savings and NOW Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance

requirement is not met, you may be charged a service fee as stated in the Fee Schedule.

**6. ACCOUNT LIMITATIONS** – For Regular Share Savings you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee. For Primary Individual Retirement Account (IRA) accounts, Internal Revenue Service (IRS) rules and regulations govern the terms and conditions.

**7. FEES FOR OVERDRAWING ACCOUNTS** – Fees for overdrawing your account may be imposed. For full disclosure of our Overdraft procedure please see your Membership and Account Agreement. For schedule of possible fees that may be imposed please see our Schedule of Fees and Charges Disclosure. For full disclosure of funds availability, please see our Funds Availability Disclosure.

**8. MEMBERSHIP** – As a condition of membership, you must purchase and maintain the minimum required share of \$50.00.

*The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call us at (785) 877-5191.*