

Savings Builder Share Savings Disclosure



Annual Percentage Yield (APY)		Minimum Balance Required to Open	Average Monthly Balance to Obtain APY	Dividend Rate Change Frequency	Dividend Crediting & Compounding	Transaction Limits
Savings Builder Share Savings	If requirements are met:					
	\$0-\$5,000.00	1.31%	\$5.00	None	Quarterly	Quarterly
	\$5,000.01+	0.15% - 1.31%				
If requirements are not met:	0.15%					None

*If rate requirements are met, the APY will vary based on the balance in the account. The rate paid on balances up to \$5,000 will be 1.31% and the rate paid on balances over \$5,000 will be 0.15%.

RATE REQUIREMENTS

To earn the higher dividend rate, contracted business partner employees must meet the following requirements:

- Must be enrolled in eDocuments
- Must have a direct deposit from an eligible, contracted business partner within a month preceding the dividend payment date

ACCOUNT TERMS

- \$5 minimum balance required to open account and maintain membership. Funded by Wings.
- Dividends will begin to accrue on the business day of deposit.
- 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.
- The dividend rate is variable and may change quarterly as determined by the Board of Directors.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are credited and compounded quarterly.
- Following is an example of a dividend period. All other dividend periods follow the same pattern of dates: Jan 1 - Mar 31.
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.
- Fees may reduce earnings
- Above are prospective dividend rates for the current dividend period.

Fees

Transaction will post with the following description unless noted with parentheses.

Description	Fee
Statement Copy or History Print Out (Stmt/Check Copy Fee)	\$2 per item
Returned Deposit Item (Deposited Item Rev Fee).....	\$10 per item
Invalid Address Fee	\$5 monthly
Dormant Account Fee	\$20 monthly
ACH Return Charge	\$30 per presentment
Paid ACH Non Sufficient Funds Charge (Paid ACH Non Suff Funds Charge)	\$30 per item
Paid ACH Held Funds Charge	\$30 per item