

Truth-In-Savings Share Account Disclosure



Rate Information

The prospective dividend rate and annual percentage yield for this dividend period are stated on the Savings Rates page. The dividend rate and annual percentage yield may change every dividend period. The dividend rate for your account may change as determined by Via Credit Union's Board of Directors.

Compounding and Crediting

Dividends will be compounded and credited as stated on the Savings Rates page.

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.

Minimum Balance Requirements

The minimum balance required to open each account is stated on the Savings Rates page. You must maintain the minimum daily balance stated on the Savings Rates page in your account each day to obtain the disclosed annual percentage yield.

Accrual of Dividends

Dividends will begin to accrue on the business day you deposit items to your account.

Nature of Dividends

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

Transaction Limitations

Regulation D limits each secondary share account to SIX unsigned transfer per month. Transactions completed remotely through ViaVoice, ViaConnect, ViaMobile, automatic overdrafts and telephone requested transfers, are considered unsigned transfers. Additionally, pre-authorized debits such as Paypal or insurance premiums are included in the six per month limit.

Money Market Accounts have optional check writing privileges and up to 3 of the 6 remote transfers may be by check. Via Credit Union will deny any transfer exceeding the above stated limitations. Membership Shares and Share Draft/Checking accounts are excluded from the regulation, therefore have UNLIMITED unsigned transfers capability.