



Truth-In-Savings Disclosure QuickStart Savings Account *Effective February 15, 2019*

Eligibility

This account is available to any member in good standing. The QuickStart Saving account is limited to one account per member and must have an active checking account. Active checking account is defined as a checking account having at least three transactions (deposits, withdrawals, debit card purchases) per month. Posting of (dividend) earnings does not count as activity. Business accounts excluded.

The first \$5,000 deposited must come from a source other than an existing KeyPoint Credit Union account.

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union's Board of Directors. This is a Tiered Savings account. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance within that tier. Please refer to the separate Rate Schedule for current tiers and rates.

Dividend Information

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. The dividend period is monthly. Dividends are earned from the business day of deposit to the day of withdrawal and are credited and compounded on the last day of each dividend period. If you withdraw funds or close the account prior to the end of a dividend period, accrued but uncredited dividends will be forfeited.

Minimum Balance

There is no minimum balance to open the QuickStart Savings account.

Transaction Limitations

During any calendar month, you may make up to six (6) preauthorized, automatic, computer (mobile or online banking), telephonic, audio response or overdraft transfers to another account of yours or to a third party. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders, including orders received through the automated clearing house (ACH). There is no limit on the number of transactions you may make in the following manner: (a) transfers to any loan account with the Credit Union; (b) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension, transfer to a non-dividend-bearing account or closure by the Credit Union, and the Credit Union may impose a charge.

Fees and charges

An excessive transaction activity fee will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of the above limitations (see Fee Disclosure).

Fee Disclosure

Please refer to our separate Fee Disclosure for additional information about charges.

Consumer Master Disclosure

Please refer to our separate Consumer Master Disclosure for additional information.