



Truth in Savings Disclosure Smart Savings Account Effective January 1, 2015

Eligibility

This account is available to any member in good standing. Minors under the age of 18 must have a Social Security number and a financially responsible adult joint owner. Minors age 12 or older may be authorized an ATM card.

Rate Information

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union. This is a tiered rate account. Please refer to the separate Rate Schedule for current tiers and rates.

Compounding and Crediting

Dividends will be compounded and credited to your account monthly.

Dividend Period

For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Daily 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.

Accrual of Dividends on Noncash Deposits

Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Nature of Dividends

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

Minimum Balance Requirements

The minimum balance required to open this account is \$25. If you are over the age of 18, you must maintain a minimum average daily balance of \$25 in your account to avoid a monthly maintenance fee. If during any month, your average daily balance is below the required minimum, your account will be subject to a \$5 monthly maintenance fee for that monthly statement cycle.

Average Daily Balance Computation Method

The minimum 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 period we use is the monthly statement cycle.

Transaction Limitations

We reserve the right to require not less than seven days notice in writing before a large withdrawal of funds.

National Credit Union Share Insurance Fund

Your KeyPoint deposits are federally insured to at least \$250,000 (Individual Retirement Accounts up to an additional \$250,000) through the National Credit Union Administration (NCUA).

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.

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Federally insured by NCUA