



Truth-In-Savings Disclosure
Premier Money Market Account
Effective January 10, 2019

Rate Information

The dividend rate and annual percentage yield (APY) are variable and may change at any time, as determined by the Credit Union's Board of Directors. The quoted APY assumes posted dividends remain in the account. Please refer to the separate Rate Schedule for dividend rates and APYs for this account.

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 from the first calendar day to the last calendar day of each month. 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. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Minimum Balance

The minimum balance to open the Premier Money Market account and earn the stated dividend rate and APY is \$10,000.00. Funds to open this account must be new to KeyPoint (not transferred from another KeyPoint account). If on any day of the dividend cycle, the minimum balance falls below \$5,000.00, the dividend rate earned on this account for that day will be the rate in effect on KeyPoint Credit Union's Smart Savings Account for that day.

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 of yours 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). 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.

www.kpcu.com
(888) 255-3637

