

HEALTH SAVINGS ACCOUNT

RATE INFORMATION: See current rate sheet that is available upon request. The dividend rate and Annual Percentage Yield on your account may change at any time. At the direction of this credit union's Board of Directors, the dividend rate may change without limitation to a maximum or minimum level. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Fees may reduce earnings.

NATURE OF DIVIDENDS: Dividends are paid from current income and available earnings after required transfers to reserves have been made at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that Ent anticipates paying for the applicable dividend period.

CHECKING: (Dividend Earning)

COMPOUNDING AND CREDITING: Dividends will be computed daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.



BALANCE INFORMATION: There is no minimum balance required to open a dividend earning checking account. Any account that remains at a zero balance or less for a period of 30 days is subject to closure by the credit union. This is a tiered rate account. Please reference Ent.com or visit one of our service centers for current rate information.

BALANCE COMPUTATION METHOD: Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and noncash items.

FEES: The checking account has no monthly minimum balance fee. Any other fees related to the use of this account (including ATM, check printing, stop payment orders, insufficient check charges or inactive fees, etc.) are detailed in the Fee Schedule, which is available to all members upon request.

TRANSACTION LIMITATIONS: Deposits for any taxable year can not exceed limits prescribed by the Department of the Treasury and the Internal Revenue Service. Courtesy pay, overdraft programs and automatic account transfers will not be available for Health Savings Accounts. Withdrawal limitations exist when accessing this account by a Visa® Check (Debit) Card. (Reference your Visa Check Card/ATM Card Agreement or Electronic Funds Transfer disclosure for specific details.)

FEDERAL LAW PROHIBITS THE GUARANTEE OF DIVIDENDS SINCE DIVIDENDS ARE BASED ON AVAILABLE EARNINGS AT THE END OF THE DIVIDEND PERIOD.



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