

SAVINGS, CHECKING, HEALTH SAVINGS, MONEY MARKET SAVINGS, IRA SAVINGS, AND COVERDELL EDUCATION SAVINGS ACCOUNTS

Each owner of an account agrees to the terms described in this disclosure and acknowledges that it is part of the Membership Service Agreement.

TERMS THAT APPLY TO ALL ACCOUNTS UNLESS STATED OTHERWISE BELOW:

Rate Information. See the current rate sheet that is available upon request or on Ent.com. 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 we anticipate paying for the applicable dividend period. The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.

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. The following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.

Balance Computation Method. Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the actual 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.

1. SAVINGS (DIVIDEND EARNING)

- a. **Balance Information.** The minimum balance required to open a savings account is \$5.
- b. **Fees.** The savings account has no monthly maintenance fee and no minimum balance requirement.
- c. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM Card. Daily limits will adhere to those established by the credit union in conformance with the ATM network agreement and are subject to modification to preserve the integrity of the ATM network and prevent loss to the credit union or our members.

2. CHECKING (DIVIDEND EARNING)

- a. **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 thirty (30) days is subject to closure by the credit union.
- b. **Fees.** The checking account has no monthly maintenance fee and no minimum balance requirement.
- c. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM Card. Daily limits will adhere to those established by the credit union in conformance with the ATM network agreement and are subject to modification to preserve the integrity of the ATM network and prevent loss to the credit union or our members.

3. CHECKING (NON-DIVIDEND EARNING)

- a. **Balance Information.** There is no minimum balance required to open a non-dividend earning checking account. This account does not pay dividends on any outstanding balance. Any account that remains at a zero actual balance or less for a period of thirty (30) days is subject to closure by the credit union.
- b. **Fees.** The checking account has no monthly maintenance fee and no minimum balance requirement.

- c. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM Card. Daily limits will adhere to those established by the credit union in conformance with the ATM network agreement and are subject to modification to preserve the integrity of the ATM network and prevent loss to the credit union or our members.

4. HEALTH SAVINGS ACCOUNT (DIVIDEND EARNING CHECKING)

- a. **Balance Information.** There is no minimum balance required to open this dividend earning checking account. Any account that remains at a zero balance or less for a period of thirty (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.
- b. **Fees.** This checking account has no monthly maintenance fee and no minimum balance requirement. 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 or on Ent.com. Any other fees that are charged related to Health Savings Accounts may be posted to the member's savings or non-HSA regular checking account to ensure accurate year-end reporting.
- c. **Transaction Limitations.** Deposits for any taxable year cannot exceed limits prescribed by the Department of the Treasury and the IRS. Courtesy pay, overdraft programs and automatic account transfers will not be available for Health Savings Accounts. It is your responsibility to ensure the contributions, distributions or other actions related to your HSA, comply with the law, including federal tax law. We recommend consulting with a legal or tax professional if you have questions about managing your HSA. You understand that your HSA is intended to be used for payment of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

5. MONEY MARKET SAVINGS (DIVIDEND EARNING)

- a. **Balance Information.** The Money Market Savings is a tiered rate account. The minimum balance required to open a Money Market Savings account is \$2,500.
- b. **Fees.** The Money Market Savings account has no monthly maintenance fee and no minimum balance requirement.
- c. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM Card. Daily limits will adhere to those established by the credit union in conformance with the ATM network agreement and are subject to modification to preserve the integrity of the ATM network and prevent loss to the credit union or our members.

6. INDIVIDUAL RETIREMENT SAVINGS ACCOUNT/COVERDELL - EDUCATION SAVINGS (DIVIDEND EARNING)

- a. **Balance Information.** This account is a tiered rate account. The minimum balance required to open the account is \$5.
- b. **Fees.** This account has no monthly maintenance fee and no minimum balance requirement. Penalties imposed by the IRS may apply.
- c. **Transaction Limitations.** Any withdrawals from IRA accounts are subject to IRS limitations and/or penalties. Contributions are limited by IRS guidelines for the maximum dollar amount per year for wage earners and non-wage-earning spouses. Please consult a tax advisor.

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