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**Superior Money Market Account Disclosure**

**Rate Information:**

The interest rate and annual percentage yield may change every month. We may change the interest rate for your account as determined by the credit union board of directors. Member’s accounts are insured up to \$250,000.00 by National Credit Union Association (NCUA).

See Deposit Rate Disclosure for current rates.

**Compounding and crediting:**

Dividends will be compounded every month. Dividends will be credited to your account every month.

**Effect of closing an account:**

If you close your deposit account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:**

The minimum balance required to open this account is \$100,000.00

**Average daily balance computation method:**

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The 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.

**Accrual of Interest on Non Cash Deposits:**

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

**Transaction limitations:**

The minimum amount you may withdraw is \$300.00 per withdrawal. An excessive withdrawal fee will be charged for withdrawals that exceed six. (Refer to fee schedule) If the minimum balance of \$100,000.00 is not maintained, no fee will be charged, but dividends will cease to accrue for the duration of time the account is below \$100,000.00.

Account Number \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

