

United Advantage NW Federal Credit Union

Savings Accounts Disclosure

This disclosure is attached to and is a part of the UANWFCU Membership & Account Agreement and Disclosure.

	Owner Shares	Other Shares	Tax Escrow	Holiday Club
Current Rate APY	See our current rates at www.uanw.org/rates			
Term of Account	none	none		matures Nov 1st each year
Early Withdrawal Penalty	none	none		90 days interest
Withdrawal of Interest Prior to Maturity				no
Renewal				Balance disbursed at maturity
How the rate is determined	Board of Directors	Board of Directors	Board of Directors	Board of Directors
How often the rate can change	Quarterly	Quarterly	Quarterly	Quarterly
Compounded Paid	Quarterly	Quarterly	Quarterly	Quarterly
How dividends are computed	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit
Interest if closed	None for current period	None for current period	None for current period	None for current period
Minimum balance to open	\$5.00	\$5.00	\$5.00	\$5.00
Minimum balance to earn dividends	\$100.00	\$100.00	\$5.00	\$5.00
Transaction Limitations	3 withdrawals per month	3 withdrawals per month	One withdrawal per month	2 withdrawals per year
Fees Specific to this Account	\$10 non-refundable fee			
Additional Information	Max \$500 daily withdrawal in cash without transaction account			1 withdrawal at maturity
Inactivity Period	12 months	12 months	12 months	12 months

IRA Disclosure

	Traditional, Roth & SEP Variable Shares	Coverdell ESA Variable Shares
How often the rate can change	Quarterly	Quarterly
Compounded Paid	Quarterly	Quarterly
How dividends are computed	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit
Interest if closed	None for current period	None for current period
Minimum balance to open	\$100	\$50
Minimum balance to earn dividends	\$100	\$50
Minimum Balance Required	\$100	\$50
Transaction Limitations	As specified in IRS code	As specified in IRS code
Fees Specific to this Account	\$25 One time set up fee	\$25 One time set up fee
Additional Information		

Transaction Accounts Disclosure

	UA Checking	"750" High Yield Checking	Custom Checking	eMoney	Market Checking
Current Rate APY	See our current rates at www.uanw.org/rates				
Term of Account	none	none	none	none	none
Early Withdrawal Penalty	none	none	none	none	none
Withdrawal of Interest Prior to Maturity	n/a	n/a	n/a	n/a	n/a
Renewal	n/a	n/a	n/a	n/a	n/a
How the rate is determined	Board of Directors	Board of Directors	n/a	Board of Directors	Board of Directors

How often the rate can change	Monthly	Monthly	n/a	Monthly	Monthly
Compounded Paid	Monthly	Monthly	n/a	Monthly	Monthly
How dividends are computed	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance	n/a	1/365th of APR on beginning daily balance	1/365th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit	n/a	Date of Deposit	Date of Deposit
Interest if closed	None for current period	None for current period	n/a	None for current period	None for current period
Minimum balance to open	\$50.00	\$750.00	\$50.00	\$50.00	\$2,000.00
Minimum balance to earn dividends	\$25.00	\$750.00	n/a	\$25.00	\$2,000.00
Minimum Balance to avoid Service Charge	\$500.00	\$750.00	n/a	\$500.00	\$2,000.00
Transaction Limitations	none	none	no drafts	no drafts	6 per month, min amt \$500
Fees Specific to this Account	\$5.00 monthly service charge, waived if aggregate minimum direct deposit of \$500 per month	\$7.50 monthly service charge	\$25 monthly service charge/\$20* with direct deposit	\$5.00 monthly service charge, waived if aggregate minimum direct deposit of \$500 per month	\$10 mo svc chg, \$10 per w/d over 6 per mo
Additional Information	Dividends <u>may</u> be paid on this account if the membership has aggregate loan balances of \$10,000 or more OR an open, active CFS Investment account through ItsMe247 online banking on the last business day of the month on accounts open 60 days or more.		*minimum of \$500 monthly direct deposit to qualify for discounted monthly service charge	Dividends <u>may</u> be paid on this account if the following are met each month: enrolled in estatements, direct deposit of at least \$500, minimum 14 signature debit card transactions post and clear, one login to online banking. No teller transactions or member checks.	If balance falls below minimum three times in 1 year account will be closed
Inactivity Period	60 days	60 days	60 days	60 days	180 days

The credit union is federally insured up to \$250,000 and IRA accounts are separately insured up to \$250,000 by the National Credit Union Administration, an agency of the U.S. Government.