



#### Two Convenient Locations:

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# TRUTH-IN-SAVINGS DISCLOSURE

## REGULAR SHARE ACCOUNT

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend Period:** For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash Deposits:** Dividends will begin to accrue on the business day you place non-cash items (for example, checks—see funds availability disclosure) into your account.

**Transaction Limitations:** During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

**Par Value of a Share:** The par value of a share in this account is \$5.00.

## SECONDARY SHARE ACCOUNT

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend Period:** For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the

ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash Deposits:** Dividends will begin to accrue on the business day you place non-cash items (for example, checks—see funds availability disclosure) into your account.

**Transaction limitations:** You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, or similar order to a third party.

## MONEY MARKET ACCOUNT

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend Period** For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period; and for the example above is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** You must maintain a minimum daily balance of \$10,000 in your account each day to obtain the disclosed annual percentage yield. If average daily balance should fall below \$10,000 for the quarter, regular shares dividend rate will be paid.

**Daily Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash Deposits:** Dividends will begin to accrue on the business day you place non-cash items (ex., checks—see funds availability disclosure) into your account.

## CHRISTMAS CLUB ACCOUNT

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

**Dividend period:** For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Maximum/Minimum Balance Requirements:** You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield and a maximum of \$2,000.

**Daily Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash Deposits:** Dividends will begin to accrue on the business day you place non-cash items (ex., checks—see funds availability disclosure) into your account.

**Transaction Limitations:** Christmas Club accounts will earn .50% APR higher than the regular and secondary share accounts. Funds will be available from October 1 through December 31 with no withdrawal penalty. A \$10.00 fee will be charged to any withdrawal prior to October 1st, except in a hardship case.

## IRA SHARE ACCOUNT

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every quarter and will be credited to your account every quarter.

**Dividend Period:** For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method:**

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash**

**Deposits:** Dividends will begin to accrue on the business day you place non-cash items (for example, checks—see funds availability disclosure) into your account.

**Transaction Limitations:** You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, or similar order to a third party.

**THE ULTIMATE ACCOUNT**

**Minimum Balance Requirements:** No minimum balance requirements or dividend accruals apply to this account.

**Transaction Limitations:** You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, or similar order to a third party.

**SHARE DRAFT ACCOUNT**

**Rate Information:** The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

**Compounding and Crediting:** Dividends will be compounded every month. Dividends will be credited to your account every month.

**Dividend Period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Daily Balance Computation Method:**

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash**

**Deposits:** Dividends will begin to accrue on the business day you place non-cash items (ex. checks—see funds availability disclosure) into your account.

**Transaction Limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**SHARE CERTIFICATES AND/OR IRA CERTIFICATES**

**Rate Information:** The dividend rate on your term share account is the requested term with an annual percentage yield of the specified terms listed below. You will be paid this rate until first maturity.

**Compounding frequency:** Dividends on share certificates with a term of less than one year will not be compounded.

Dividends on share certificates with a term of one year or more will be compounded semi-annually and dividends will be credited to either your share account, share draft account, mailed in the form of a check, or credited to your share certificate (per your request).

**Crediting Frequency:** Dividends will be credited to your account at maturity.

**Dividend Period:** For this account type, the dividend period is the same as the term, beginning on the date account is opened, and ending on the stated maturity date.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$1,000.00 unless otherwise specified by the Board of Directors. For example in the instance of a youth certificate or certificate special.

**Daily Balance Computation Method:**

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash**

**Deposits:** Dividends will begin to accrue on the business day you place non-cash items (ex., checks—see funds availability disclosure) into your account.

**Transaction Limitations:** After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may withdraw the principal amount of your certificate subject to our early withdrawal penalty.

**Early Withdrawal Penalties:** The penalty we may impose will equal 90 days dividends on the principal amount of the certificate being withdrawn. Additional days until current date will be paid at a rate equal to the current regular share account rate. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

**Non-automatically Renewable Account:**

This account will not automatically renew at maturity. If you do not renew the account, your deposit will be placed in a dividend-bearing share account.

**COMMON FEATURES**

**Bylaw Requirements:** You must complete payment of five shares in your Regular Share account as a condition of admission to membership.

**Transaction Limitation:** We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account (s).)

**National Credit Union Share Insurance**

**Funds:** Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**FUNDS AVAILABILITY DISCLOSURE**

It is our general policy to allow you to withdraw funds deposited in your account immediately on the day of deposit.

In some cases, we may delay your ability to withdraw funds beyond the fifth business day depending upon the type of check that you deposit. For example:

**Repeated Overdrafter** - For accounts that are continually overdrawn

**Reasonable Cause to Doubt**

**Collectability** - Based on nature of the account and/or nature of the check

**Re-deposited items** - Checks that are being deposited for a second time

**Credit Card Checks** - All credit card check advances

All of the above examples can be held anywhere from 7 to 11 business days depending on the dollar amount and nature of the check.

**YOUR ACCOUNT**

**Rates subject to change without prior notice. Contact the credit union for the latest rates & fees.**

0.15% APR - 0.15% APY	Regular Shares
0.15% APR - 0.15% APY	Secondary Share
0.25% APR - 0.25% APY	Money Market
0.65% APR - 0.65% APY	Christmas Club
0.25% APR - 0.25% APY	IRA Share
0.00% APR - 0.00% APY	The Ultimate
0.05% APR - 0.05% APY	Share Draft

**Checking Account Fees:**

Overdraft fee	\$25.00 / item
Return check fee	\$10.00 / item
Overdraft transfer	\$5.00 /transfer
Photocopy of check	\$1.00 / item
Overdraft covered by OP plan	NO CHARGE
Stop payment	\$25.00/check/series
Return Check Blanks ( <i>bad address</i> )	\$10.00
ATM/Debit PIN replacement/reminder	\$5.00
ATM/Debit Card replacement	\$10.00
ATM-Non Advantage Fee	\$2.00/ transaction
ATM Advantage items	\$0.00
Counter checks ( <i>each</i> )	\$1.00
Checks – Varies depending on style & quantity	

**Other Fees:**

Account Reconciliation Fees	\$25.00 /hr
Outgoing Wire Transfer	\$25.00
Outgoing Foreign Wire Transfer	\$75.00
Incoming Wire Transfer	\$10.00
Incoming Foreign Wire Transfer	\$15.00
Copy of Statement	\$1.00 /month
Return Mail ( <i>bad address</i> )	\$1.00/envelope
Fax Fees ( <i>incoming/outgoing</i> )	\$1 /pg (\$5 max)
Money Order	\$3.00 each
Cashier's Check	\$3.00 each
M-O Share Draft	\$3.00 each
Gift Card Purchase	\$2.25
Travel Card Purchase	\$6.00
Travel Card Reload ( <i>internal</i> )	\$4.00
Credit Card Replacement	\$10.00
Consecutive NSF Days ( <i>after 7 days</i> )	\$3.00 /day
NSF Deposits	\$10.00
NSF Loan Payments	\$10.00
NSF EFT Auto Draws	\$10.00
Cash Advance Fee	
Members using any other VISA® card	\$10.00
Non-members using VISA® card	\$15.00
Check Cashing Fees	
Check is = or > than \$100	\$5.00
Check is less than \$100	\$3.00
To convert to cashiers check	\$6.00
Third-party check cashing	\$3.00
Account Closing	
Closed within 90 days	\$10.00
Closed –immediate reopen	\$10.00
Closed –immediate reopen with ATM, debit, Visa, IRA	\$25.00
Safe Deposit Boxes	
3”H x 10”W	\$30.00
5”H x 10”W	\$35.00

Effective date: August 1, 2016