

For questions or inquiries, contact:



Arlington Community Federal Credit Union
 P.O. Box 40070
 Arlington, VA 22204-7070
 (703) 526-0200

TRUTH-IN-SAVINGS DISCLOSURES AND RATES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE:

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings:								
\$0-\$99.00	--	--	--	--	--	\$5.00	\$1,000.00	
\$100.00 +			Variable	Monthly	Monthly			
IRA Savings			Variable	Monthly	Monthly	N/A	N/A	
Holiday Club Account								
\$0-\$99.00	--	--	--	--	--		N/A	
\$100.00 +			Variable	Monthly	Monthly	N/A	N/A	
Share Draft Checking	--	--	--	--	--	\$20.00	N/A	
Your Choice Checking Rewards*								
If eligibility requirements <u>not</u> met*			Variable	Variable	Monthly	N/A	N/A	
If eligibility requirements are met*			--	--	--			
Your Choice Checking Non-Rewards*								
If eligibility requirements <u>not</u> met*			Variable	Monthly	Monthly	N/A	N/A	
\$0 - \$10,000.00								
If eligibility requirements are met*								
\$10,000.01 +								\$10,000.01
If eligibility requirements are met*								
Money Market Accounts:								
\$0 - \$2,499.99			Variable	Monthly	Monthly	\$2,500.00		
\$2,500.00 - \$9,999.99								
\$10,000.00 - \$24,999.99								
\$25,000.00 - \$74,999.99								
\$75,000.00 +								

* **YOUR CHOICE CHECKING.** If eligibility requirements are met each calendar month, you may choose to (a) earn 2.00% APY on balances from \$.01 to \$10,000 and 0.10% on balances over \$10,000, or (b) receive 1% cash back on signature debit card transactions, calculated based on the total dollar amount of signature debit card transactions, up to a maximum of \$10 cash back each month. Third party ATM fees you incur during a month in which you meet eligibility requirements will be refunded, up to a maximum of \$20 per month. To qualify, you must: be enrolled in e-Statements, conduct at least one ACH transaction each month, and make at least 15 signature debit card transactions each month. To meet the minimum requirements, the above actions must be performed and transactions must clear/post to your account during the calendar month. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. If you do not meet the requirements in a calendar month, your account will earn 0.05% APY and you will not receive ATM fee refunds for that month. Available only for consumer accounts.

1. **RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. **COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. **BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate dividends on your account. The Average Daily Balance Method 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.

5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. **TRANSACTION LIMITATIONS.** For all accounts except Share Draft Checking accounts: during any statement period, 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 or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. For Holiday Savings Accounts: the entire balance will be transferred to your share account on or after October 15th and the account will remain open. You will be charged a withdrawal fee of \$5 for each withdrawal from the account.

7. **COURTESY PAY.** Courtesy Pay may allow members who are in "good standing" to overdraw their personal checking account. Business accounts are not eligible for Courtesy Pay. The account must be open at least 60 days. To be in "good standing", you must be (1) current on all loans and obligations; (2) making regular deposits sufficient to cover transactions; (3) there are no tax levies, garnishments, or other legal actions against the account; and (4) have no past charge-offs that have not been fully recovered. If you overdraw your account, we may, at our discretion, pay overdrafts up to the predetermined limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the predetermined limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

8. **VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Directors' discretion. We may change the rate monthly.

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CERTIFICATE ACCOUNTS*

EFFECTIVE DATE: _____

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate	Traditional IRA Certificate	Roth IRA Certificate	Coverdell Education Savings IRA Certificate						
3 Months			Fixed	Monthly	Monthly	\$500.00	Not Allowed	30 Days Dividends	Automatic with 10 day grace period
6 Months								60 Days Dividends	
12 Months								90 Days Dividends	
15 Months								No penalty	
15 Months								90 Days Dividends	
18 Months								90 Days Dividends	
24 Months								180 Days Dividends	
36 Months								180 Days Dividends	
48 Months								270 Days Dividends	
60 Months								270 Days Dividends	
Jumbo Certificate	Traditional IRA Jumbo Certificate	Roth IRA Jumbo Certificate							
6 Months			Fixed	Monthly	Monthly	\$100,000.00	Not Allowed	60 Days Dividends	Automatic with 10 day grace period
12 Months								90 Days Dividends	
24 Months								180 Days Dividends	
Share Builder			Fixed	Monthly	Monthly	\$25.00	Allowed	90 Days Dividends	Automatic with 10 day grace period

1. **RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividend will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

*Share certificate rates are .10% higher for Platinum members. The Platinum level is a reward for members who choose ACFCU as their primary financial institution. Platinum rewards start for members maintaining total combined monthly household average balances of \$50,000+.

2. **COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. **BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate dividend on your account. The Average Daily Balance Method 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.

5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. **MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. **EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that has been or would have been earned on the account, and applies whether or not the dividend has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividend will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividend earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. **RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.