Alta Vista Credit Union
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 03.01.2023

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Required Opening Deposit	Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Savings	0.10/ 0.10 0.20 / 0.20	Monthly	Monthly	Monthly (calendar)	$25.00	Fee varies with balance. Fee waived with $500 Min Daily Balance, active checking account or loan with AVCU	$25.00- $49,999.99 $50,000.00 or greater	Daily Balance	
Vista Savers	0.10/ 0.10	Monthly	Monthly	Monthly (calendar)	$25.00	N/A	$25.00	Daily Balance	-
Prestige Checking	0.10/ 0.10	Monthly	Monthly	Monthly (calendar)	$25.00	$10.00/month	$2,500.00 or greater	Daily Balance	-
Prime Checking	-	-	-	-	$25.00	$6.00/month	-	-	-
Pro Checking Promise Checking	- -	- -	- -	- -	$25.00	Free with eStatements	- -	- -	- -
Small Business Checking	-	-	-	-	$100.00	$20.00/month	-	-	-
Premier Money Market	1.00 / 1.00	Monthly	Monthly	Monthly (calendar)	$2,000.00	$10.00/month waived with $2,000 Min Daily Balance	$2,000.00 or greater	Daily Balance	-
Platinum Money Market	1.49 / 1.50	Monthly	Monthly	Monthly (calendar)	$20,000.00	$10.00/month waived with $20,000 Min Daily Balance	$20,000.00 or greater	Daily Balance	-
Refresh Checking	-	-	-	-	$25.00	$20.00/month	-	-	-
Holiday Club	3.25 / 3.30	Monthly	Monthly	Monthly (calendar)	$10.00	-	$10.00	Daily Balance	Account transfer and withdrawal limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. 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. For all accounts listed in this disclosure, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Regular Savings, Prestige Checking, Premier Money Market and Platinum Money Market accounts are Tiered Rate accounts. For Regular Savings accounts, if your Daily Balance is $25.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $25,000.00 to $34,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $35,000.00 to $49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $50,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield list for this account will apply. For Prestige Checking accounts, if your Daily Balance is $2,500.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $25,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. For Premier Money Market accounts, if your Daily Balance is $2,000.00 to $19,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $20,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. For Platinum Money Market Balance is $20,000.00 to $49,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $50,000.00 to $99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $100,000.00 to $199,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is $200,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. For all Tiered Rate accounts, once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all earning accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. Some accounts may have minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Savings accounts, there is a Minimum Daily Balance required to avoid a monthly service fee. In order to avoid a service fee on your account, you must maintain a Minimum Daily Balance of $100 in your account or maintain an active checking account or loan with the credit union. If you do not meet this requirement, you will be charged a service fee as stated in the Fee Schedule. For Business Checking, Premier Money Market and Platinum Money Market accounts, there is a Minimum Daily Balance required to avoid a service fee for the calendar month. If the minimum daily balance is not maintained during the calendar month, there will be a service fee as stated in the Fee Schedule. For Pro Checking the monthly service fee may also be waived by signing up for eStatements. For Regular Savings, Premier Money Market, Platinum Money Market and Prestige Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the daily balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the daily balance in the account for the dividend period.

6. Account Limitations. As per Regulation D for Regular Savings, Vista Savers, Premier Money Market and Platinum Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. To open a Platinum Money Market account, you must have an active checking account. Active is defined as: Direct Deposit of your Primary Income or a minimum of 8 debit card transactions per calendar month. For Small Business Checking accounts, a per check charge may apply and you may be charged a fee as disclosed in the Fee Schedule. For Holiday Club accounts, you must have an additional service such as Savings, Active Checking or loan on the membership to open and maintain the account. Also, for Holiday Club accounts, your account balance will be available for withdrawal during the period from November 1st through December 31st and the account will remain open. If you wish to access the funds in your account at any other time, you may close your account and you will be charged a fee as stated in the Fee Schedule. In addition, for Holiday Club accounts, a minimum monthly deposit of $10.00 is required. For Secured VISA accounts, no withdrawals, including withdrawals of dividends, are allowed. For all Checking accounts listed in this disclosure, no account limitations, per Regulation D, apply.

7. Fees for Overdrawing Accounts. Any share draft or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for non-sufficient funds or We may honor any such item and charge You a fee for doing so. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency