



1425 W Lugonia Ave  
Redlands, CA 92374  
Phone: 909.809.3838  
Toll Free: 888.382.7999  
Fax: 909.809.3712  
www.altavistacu.org

# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:  
09/01/2023

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.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Required Opening Deposit	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Traditional IRA Savings	0.50 / 0.50	Monthly	Monthly	Monthly (calendar)	\$25.00	\$25.00 - or greater	Daily Balance	Account transfer limitations apply
Roth IRA Savings	0.50 / 0.50	Monthly	Monthly	Monthly (calendar)	\$25.00	\$25.00 - or greater	Daily Balance	Account transfer limitations apply

**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, 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 **Traditional IRA Savings and Roth IRA Savings** accounts are Tiered Rate accounts. If your Daily Balance is from \$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 from \$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 from \$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 from \$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 from \$50,000.00 or greater, the fifth 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.

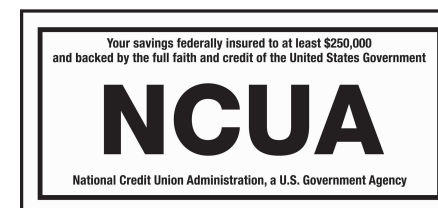
**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**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 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 Traditional IRA Savings and Roth IRA Savings 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 Traditional IRA Savings and Roth IRA Savings 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.



**This Page is Intentionally Blank**