



Yields and fees: Personal checking account

Standard checking

Dividend rate / Annual percentage yield	None
Minimum opening deposit	None
Balance method	None
Minimum required balance	None
Monthly service charge	None
Account limitations	See #2 below
Service fees	Fee Schedule

Truth-in-Savings disclosures

Except as specifically described, the following disclosures apply to the account named above.

1. **Balance information.** The minimum balance required to open each account is set forth above.
2. **Account limitations.** There are no limits on the number of transactions or transfers with a Standard checking account.
3. **Non-transferable/Non-negotiable.** Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.