



New Member High Yield Savings and High Yield Savings

America's Christian Credit Union (ACCU) is offering a New Member High Yield Savings and High Yield Savings products. Offer, rates, terms and conditions are subject to change without notice.

Minimum Balance and Deposit Requirements

Minimum deposit to open account is \$10,000. There is no minimum to earn dividends.

Qualifications

Either:

1A. New Money: Account must be established with funds from an external funding source within 7 days of account opening to satisfy "new money" requirement. OR

1B. Proceeds from a maturing ACCU Term Share Certificate (TSC) on the stated or renewal maturity date or up to seven (7) days following the stated maturity date or subsequent renewal maturity date to satisfy as "new money."

The credit union has the right to require 7 days' notice for withdrawals.

Dividend Compounding and Crediting

The frequency with which dividends are compounded and credited, and the dividend period for this product will be quarterly. Dividends begin to accrue on the same day as the non-cash deposits are deposited into the account. The daily balance computation method will be used to calculate dividends.

Rate Information

Rates are subject to change at any time. Rates are determined at credit union's discretion. Refer to www.americaschristiancu.com for updated rates. These products are on a tiered rate structure. APY and tiers for products are available within the online application on the product selection page.

Fees

\$3.00 monthly paper statement fee; waived with e-statements or minimum balance of \$10,000 is met.
\$4.95 monthly account maintenance fee; waived if minimum balance of \$10,000 requirement is met.
\$10.00 monthly fee for all withdrawals or transfers in excess of six (6) per month.

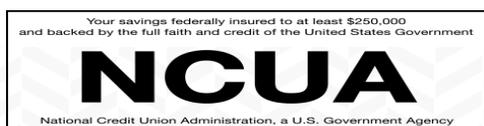
Effect of closing an account

Accrued dividends will be paid if an account is closed prior to the end of the quarter.

Account Limitations

Maximum of six (6) withdrawals or transfers per month. If exceeds six (6), a \$10.00 fee may be charged. One product per TAX ID.

¹ For questions regarding insurance coverage please contact a member service representative at 1-800-343-6328.



2100 E. Route 66 P.O. Box 5100 Glendora, CA 91740 | Toll-Free: 800.343.6328 | Fax: 626.208.5409

This credit union is federally insured by the National Credit Union Administration. Added savings protection is provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation. See a credit union representative for details. Equal housing opportunity.