

Rate, Compounding and Crediting Information

The Elite Checking Account is designated as a variable rate account. The interest rate on your deposit account is listed on the rate table included with your disclosures. The annual percentage yield (APY) is determined by the credit union board of directors and may change at any time without prior notice. There are no limitations on either the frequency of dividend rate changes or the amount by which the rate may change. Dividends will begin to accrue on the business day you place noncash items (e.g. checks) to your account. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day and is credited at month end. Accrued dividends will be paid if an account is closed prior to the end of the month.

Account Information

- Minimum to Open: \$100
- Transaction Limitations: No limits on withdrawal or deposit amounts or activity.
- Monthly service fee is as listed on the fee schedule and begins on the month-end billing cycle following the 45th day after account opening. This fee may be waived if you complete at least one of the following activities by the last business day of the month:
 - Make 12 debit card transactions at the merchant AND have qualifying electronic deposits made totaling \$2,000 or more.
 - Examples of qualifying electronic deposits include; direct deposit, Zelle and others,
 government benefit payment, or external transfers posted to your account electronically.
 Internal transfers from one account to another, or deposits made at our branch or ATM are
 not considered a qualifying electronic deposit.

OR

- Be the primary account holder on accounts that maintain a combined total of \$50,000 or more of qualifying personal loan and/or deposit balances.
 - A qualifying personal loan balance is the amount owed on a: Line of Credit, Overdraft Line of Credit, Auto Loan, Personal Loan, Certificate Secured Loan, Home Equity Line of Credit, or Mortgage. Credit Limits and Credit Card Balances are excluded.

Fee Information

All fees are shown in the Fee Schedule.

Availability of Disclosures

America's Christian Credit Union will provide account disclosures to any member or potential member upon request. If you're not present at the credit union when making your request, we will mail or deliver the disclosures within a reasonable time. Disclosures may be provided on paper or electronically, depending on your preference. Before opening a new account whether in person or online you will receive these disclosures. You may also request them at any time by contacting us at (800) 343 – 6328.

