



Member/Account #:
425 Hooksett Road
Manchester, NH 03104
Toll Free: 1-866-996-9828
www.bccu.org

Supplemental TRUTH-IN-SAVINGS DISCLOSURE

Premier Money Market

Rate Information – You will be paid the disclosed promotional rate for the first 90 days of the account. After the first 90 days the dividend rate and annual percentage yield may change at any time as determined by the Credit Union.

Compounding and crediting – Dividends will be compounded at least monthly. Dividends will be credited to your account at least monthly.

Promotional Dividend period – For this account type, the dividend period during the 90 day promotional period will be at least monthly, and also at the end of the 90 day promotional period. Since the end of the 90 day promotional period may fall mid-month, we will post dividends on that day. Your account will then continue in the non-promotional dividend posting period as described below.

Non-Promotional Dividend period – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other non-promotional dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements – The minimum balance required to open this account is \$100,000.00. You must maintain a minimum daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield of the lower dividend tier for the product. **You must maintain a minimum daily balance of \$100,000.00 in your account to obtain the disclosed annual percentage yield of the higher dividend tier for the product.**

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.

Transaction limitation – During any statement period, you may not make more than three withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, telephonic order or instruction, or check. If you exceed six transactions per month, your account will be subject to closure by the credit union.

Fees and charges – An excess withdrawal fee will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of three during a month. Please refer to separate fee schedule for charges that will apply.

I understand the Premier Money Market account is a variable rate deposit product. I understand in order to earn the highest rate available on this account my daily balance must remain \$100,000.00 or greater. I also understand that my annual percentage yield may change at any time after the 90-day promotional period, or if I do not maintain the minimum balance.

Member Signature