

BUSINESS RATE SHEET

The rates applicable to your account are provided below. The fees and terms are as indicated below and in *Your Guide to Member Business Services* and the *Business Account Fee Schedule*. The Credit Union may offer other rates for these accounts from time to time.

EFFECTIVE DATE: NOVEMBER 1, 2019

CHECKING AND SAVINGS ACCOUNT YIELDS									
ACCOUNT TYPE	DIVIDENDS						BALANCE REQUIREMENTS		ACCOUNT LIMITATIONS
	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Dividend Period	Dividends Credited	Dividends Compounded	Minimum Opening Deposit	Minimum Balance to Earn Dividends	See Section 7
BUSINESS CHECKING									
Business Checking	None	None	---	---	---	---	---	---	---
Commercial Checking	None	None	---	---	---	---	\$100	---	---
Nonprofit Checking	0.15%	0.15%	Variable	Monthly	Monthly	Monthly	\$100	\$5,000	---
Dividend Checking	0.20%	0.20%	Variable	Monthly	Monthly	Monthly	\$100	\$25,000	---
Gold Checking	0.30%	0.30%	Variable	Monthly	Monthly	Monthly	\$100	\$100,000	---
SAVINGS									
Business Savings	0.15%	0.15%	Variable	Monthly	Monthly	Monthly	\$5	\$5.01	Account transfer limitations apply. See Section 7.
BUSINESS MONEY MARKET									
\$0-\$7,499	0.15%	0.15%	Variable	Monthly	Monthly	Monthly	\$2,500	\$5.01	Account transfer limitations apply. See Section 7.
\$7,500-\$24,999	0.20%	0.20%	Variable	Monthly	Monthly	Monthly	\$2,500	\$7,500	Account transfer limitations apply. See Section 7.
\$25,000-\$99,999	0.30%	0.30%	Variable	Monthly	Monthly	Monthly	\$2,500	\$25,000	Account transfer limitations apply. See Section 7.
\$100,000-\$249,999	0.75%	0.75%	Variable	Monthly	Monthly	Monthly	\$2,500	\$100,000	Account transfer limitations apply. See Section 7.
\$250,000+	1.65%	1.66%	Variable	Monthly	Monthly	Monthly	\$2,500	\$250,000	Account transfer limitations apply. See Section 7.

- Rate Information:** For dividend-bearing share accounts, refer to the Rate Sheet for current rate and annual percentage yield (APY) information. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
- Nature of Dividends:** Our Board of Directors declares dividends based on current income and available earnings of the Credit Union after providing for required reserves at the end of the month. The dividend rate and annual percentage yield set forth above are prospective rates and yields reflecting the earnings the Credit Union anticipates having available for distribution and are not guaranteed.
- Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated above. The Dividend Period is the period of time at the end of which an account earns dividend credit. Typically, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.
- Accrual of Dividends:** Dividends will begin to accrue on the business day you make the deposit to your account.
- Balance Information:** Any minimum deposit to open an account, and the minimum daily balance you must maintain to avoid services fees and to earn the APY stated for your account is set forth above.
- Balance Computation Method:** Dividends are calculated by using the daily balance method. This method applies a daily periodic rate to the principal in the account each day.
- Transaction Limitations:** For Savings and Money Market Accounts, during each calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic



PO Box 1950
West Lafayette, IN 47996
765.497.3328 // 800.627.3328
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transfer, telephonic order, online banking, or instruction or similar order to a third party (including checks). If a transfer request would exceed the transfer limitations in any calendar month period, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension, fees, or closure by the Credit Union.

- 8) **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.
- 9) **Membership:** As a condition of membership, you must purchase and maintain the minimum required share of \$5.00.
- 10) **Effective Date:** The rates and terms on this Truth-In-Savings Disclosure are accurate as of the effective date indicated at the top. If you have any questions or require current information on your accounts, please call the Credit Union at 1.800.627.3328 or stop in to any branch.

BUSINESS RATE SHEET TRUTH-IN-SAVINGS ACT DISCLOSURE

The rates applicable to your account are provided below. The fees and terms are as indicated below and in *Your Guide to Member Business Services* and the *Business Account Fee Schedule*. The Credit Union may offer other rates for these accounts from time to time.

EFFECTIVE DATE: NOVEMBER 1, 2019

CERTIFICATE YIELDS										
	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
TERM CERTIFICATES										
15-Month Special	1.99%	2.01%	Fixed	\$5,000	Daily	Monthly	15 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic into Standard Term
3 Months	0.35%	0.35%	Fixed	\$10,000	Daily	Monthly	3 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
6 Months	0.40%	0.40%	Fixed	\$5,000	Daily	Monthly	6 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
9 Months	0.40%	0.40%	Fixed	\$500	Daily	Monthly	9 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
12 Months	0.70%	0.70%	Fixed	\$500	Daily	Monthly	12 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
18 Months	0.80%	0.80%	Fixed	\$500	Daily	Monthly	18 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
24 Months	0.90%	0.90%	Fixed	\$500	Daily	Monthly	24 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
30 Months	0.90%	0.90%	Fixed	\$500	Daily	Monthly	30 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
36 Months	1.29%	1.30%	Fixed	\$500	Daily	Monthly	36 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
48 Months	1.29%	1.30%	Fixed	\$500	Daily	Monthly	48 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic
60 Months	1.59%	1.60%	Fixed	\$500	Daily	Monthly	60 Months	Not Allowed	Allowed See Transaction Limitations Section	Automatic

- 1) **Rate Information:** The annual percentage yield (APY) 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 Term Certificates and IRA Certificates, except New Savers Certificates, the dividend rate and APY are fixed and will be in effect for the initial term of the account. For New Savers Certificates, the dividend rate and APY may change monthly as determined by the Credit Union's Board of Directors. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors. For accounts subject to dividend compounding, the APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2) **Nature of Dividends:** Our Board of Directors declares dividends based on current income and available earnings of the Credit Union after providing for required reserves at the end of the month. The dividend rate and annual percentage yield set forth above are prospective rates and yields reflecting the earnings the Credit Union anticipates having available for distribution and are not guaranteed.
- 3) **Dividend Period:** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- 4) **Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated above.
- 5) **Accrual of Dividends:** Dividends will begin to accrue on the business day you make the deposit to your account.
- 6) **Balance Information:** Any minimum deposit to open an account to earn the APY stated for your account is set forth above.
- 7) **Balance Computation Method:** Dividends are calculated by using the daily balance method. This method applies a daily periodic rate to the principal in the account each day.
- 8) **Transaction Limitations:** For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated above. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. For all accounts, withdrawals of dividends are not subject to penalty.
- 9) **Maturity:** Your account has a maturity date as stated on this Truth-In-Savings Disclosure or on your Certificate Disclosure or Renewal Notice.
- 10) **Early Withdrawal Penalty:** A substantial penalty is imposed if certificate funds other than dividends are withdrawn prior to the maturity date. The certificate penalty fee is the greater of \$25.00 or 90 days dividends for terms less than or equal to 14 months, 180 days dividends for terms 15 months to less than 34 months, or 12 months (365 days) dividends for terms greater than or equal to 34 months. Fees may reduce earnings. The penalty does not apply to any of the following early withdrawals:
 - a. Withdrawal subsequent to the death of any named account holder;
 - b. Withdrawal as a result of the liquidation of the credit union;
 - c. Withdrawal within 7 days following the initial maturity date or the maturity date of any renewed term (the grace period).

Dividends credited to the certificate principal amount may be withdrawn at any time without penalty. To the extent necessary to comply with these penalty requirements, deductions may be made from the certificate principal amount upon withdrawal.
- 11) **Renewal Policy:** The renewal policy for your accounts is stated above. For accounts that automatically renew for another term, you have a grace period of 7 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Special term certificates will renew automatically into the next longest standard term.
- 12) **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.
- 13) **Membership:** As a condition of membership, you must purchase and maintain the minimum required share of \$5.00.
- 14) **Effective Date:** The rates and terms on this Truth-In-Savings Disclosure are accurate as of the effective date indicated at the top. If you have any questions or require current information on your accounts, please call the Credit Union at 800.627.3328 or stop in to any branch.