

United Trades Federal Credit Union

Checking Accounts Disclosure

	UA Checking	eMoney	Custom Checking	Market Checking	"750" High Yield
Term of account	None	None	None	None	None
Early withdrawal penalty	None	None	None	None	None
How the rate is determined	Board of Directors	Board of Directors	N/A	Board of Directors	Board of Directors
How often the rate can change	Monthly	Monthly	N/A	Monthly	Monthly
Compounded paid	Monthly	Monthly	N/A	Monthly	Monthly
How dividends are computed	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	N/A	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit	N/A	Date of Deposit	Date of Deposit
Interest if closed	None for current period	None for current period	N/A	None for current period	None for current period
Minimum balance to open	\$50.00	\$50.00	\$50.00	\$2,000.00	\$750.00
Minimum balance to earn dividends	\$25.00	\$25.00	N/A	\$2,000.00	\$750.00
Minimum balance to avoid service charge	\$500.00	\$500.00	N/A	\$2,000.00	\$750.00
Transaction Limitations	None	No member checks/drafts	No member checks/drafts	6 withdrawals per month, minimum \$500	None
Fees Specific to this account	\$5.00 monthly service charge*	\$5.00 monthly service charge*	\$25 monthly service charge/\$20 [^] with direct deposit	\$10 monthly service charge, \$10 withdrawal over 6 per month	\$7.50 monthly service charge
Additional Information		Dividends may be paid on this account if criteria is met each month**	[^] Must have a minimum of \$500 monthly direct deposit to qualify for discount monthly service charge	If balance falls below minimum three times in one year the account may be closed.	
Inactivity period	60 days	60 days	60 days	180 days	60 days

*Monthly service charged waived if aggregate minimum direct deposit of \$500 per month is met or if account has a minimum balance of \$500 throughout the month.

**To qualify for dividends you must meet all of the following criteria each month: 1) be enrolled in eStatements 2) have direct deposit of at least \$500 3) have a minimum of 14 signature debit card transactions post and clear the account and 4) login to online or mobile banking at least once