Arize Federal Credit Union

Insured Plus Account
Truth in Savings Disclosure

Rate Schedule								
Account	Min. Required Opening Deposit	Monthly Service Fees	Dividends Compounded	Dividends Credited	Dividend Period	Dividend Rate	APY	Min. Daily Balance Required to Earn APY
Consumer Insured Plus Savings	$250,000	$0.00	Daily	Monthly	Monthly (Calendar)	0.00%	0.00	$0.00 - $249,999.99
			Daily	Monthly	Monthly (Calendar)	1.93%	1.95	$250,000+
Business Insured Plus Savings	$250,000	$0.00	Daily	Monthly	Monthly (Calendar)	0.00%	0.00	$0.00 - $249,999.99
			Daily	Monthly	Monthly (Calendar)	1.93%	1.95	$250,000+

**APY=Annual Percentage Yield. For purposes of this disclosure, these are dividend rates and APYs that were offered within the most recent seven calendar days and were accurate as of the date stated on this disclosure. Please call 877-342-5978 for current rates. Rates may change after the account is opened. For more information on rate changes, see Rate Information below.*

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. The dividend rate and the APY are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period. Rates are updated on the first business day of the month.

Compounding and Crediting

Dividends will be compounded daily and will be credited monthly. If you close your account before dividends are paid, you will not receive the accrued dividends.

Dividend Period

The dividend period, the period at the end of which an account earns dividend credit, is monthly. The dividend period begins on the first calendar day of the month and ends on the last day of the period.

Minimum Balance Requirements

The minimum balance required to open this account is $250,000.00. A minimum balance of $250,000.00 must be maintained to obtain the disclosed APY.

Balance Computation Method

Dividends are calculated using 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 begin to accrue on noncash deposits (i.e. Checks) on the business day you make the deposit to the Insured Plus account.

Cash Withdrawal Limitations

The maximum amount you may withdraw is $4,000.00 in cash per day. This limitation applies to this account in combination with all share accounts.

Account Limitations

See the Program Information Notice and Terms and Conditions for full details on account limitations.

Fees and Penalties

See separate Schedule of Fees for a listing of fees applicable to your account(s).

Nature of Dividends

The Board of Directors declares dividends based on current income and available earnings of the credit union after providing for the required reserve transfers at the end of the dividend period.

Insurance

Funds held in this Credit Union are federally insured by the NCUA. Funds held at other institutions in connection with the Insured Plus account are federally insured by either the NCUA (Credit Unions) or FDIC (Banks). Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. Please see your terms and conditions.

Participating Depository Institutions

A list of participating depository institutions is available upon request by contacting us at 877-342-5978 or visiting our website at www.arizefcu.org/insuredplus.