

Rate Information – The interest rate and annual percentage yield may change at any time as determined by the credit union board of directors.

Compounding and crediting - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance requirements:

The minimum balance required to open this account is \$10,000 in new money and is considered any funds not currently on deposit with Polish National Credit Union.

You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Fees and charges: A service fee of \$5.00 will be charged each month. This fee will apply if you require paper statements.