

# TRUTH-IN-SAVINGS DISCLOSURE

## REGULAR SHARE SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**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 dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

### Minimum balance requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information.

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**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 noncash items (for example, checks) to your account.

### Par value of a share:

The par value of a share in this account is \$1.00.

## SPECIAL SHARE SAVINGS ACCOUNT

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**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 dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

### Minimum balance requirements:

You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

**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 noncash items (for example, checks) to your account.

## MONEY BUNNY ACCOUNT (Newborn through age 12)

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**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 dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

**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 noncash items (for example, checks) to your account.

## FOR YOUNG INVESTORS ONLY (fyi Only) ACCOUNT (Ages 13 through 18)

### Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

**Compounding and crediting** - Dividends will be compounded every month. Dividends will be credited to your account every month.

**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 dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the previous dividend period (month), and for the example above is December 31.

### Minimum balance requirements:

The minimum balance required to open this account is \$1.00.

You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

**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 noncash items (for example, checks) to your account.

## COMMON FEATURES

### Bylaw requirements:

You must complete payment of one share in your Regular Share Savings account as a condition of admission to membership.

**Transaction limitation** - We reserve the right to at any time require not less than sixty days notice in writing before each withdrawal from a dividend earning account other than a Certificate of Deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

### Fees and charges:

Please refer to our separate fee schedule for the amount we will charge you.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**YOUR ACCOUNT**

These are the accounts you have opened or inquired about. If the figures are not filled in, please see the rate sheet that is with this disclosure or your periodic statement.

**REGULAR SHARE SAVINGS ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**SPECIAL SHARE SAVINGS ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**MONEY BUNNY ACCOUNT**

**Last declared dividend rate:**

**Tier 1** - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$24.99, but less than \$100.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**FOR YOUNG INVESTORS ONLY (fyi ONLY) ACCOUNT**

**Last declared dividend rate:**

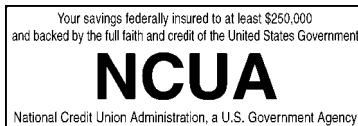
**Tier 1** - As of the last dividend declaration date, if your daily balance was \$10,000.00 or more, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 2** - As of the last dividend declaration date, if your daily balance was more than \$999.99, but less than \$10,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 3** - As of the last dividend declaration date, if your daily balance was more than \$99.99, but less than \$1,000.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

**Tier 4** - As of the last dividend declaration date, if your daily balance was more than \$24.99, but less than \$100.00, the dividend rate paid on the entire balance in your account was \_\_\_\_\_ %, with an annual percentage yield of \_\_\_\_\_ %.

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