



1600 Medical Drive | Pottstown, PA 19464  
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The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

**Share (Savings/Checking) Rate Schedule – Effective 10/09/2024**

Account Type	Dividends				Balance Requirements			Fees	Account Limitations
	Dividend Rate / Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Balance Method		
Membership Share	0.05% / 0.05%	Monthly	Monthly	Monthly	\$5.00	-	Daily Balance	-	
Holiday or Vacation Club	0.05% / 0.05%	Monthly	Monthly	Monthly	-	-	Daily Balance	-	
Savings Plus	0.00% / 0.00%	Monthly	Monthly	Monthly	\$1,000.00	\$0-\$999.99	Daily Balance	-	
	0.13% / 0.13%					\$1,000 or greater			
Premier Money Market*	0.00% / 0.00%	Monthly	Monthly	Monthly	\$2,500.00	\$0-\$2,499.99	Daily Balance	-	
	0.51% / 0.51%					\$2,500-\$9,999.99			
	0.76% / 0.76%					\$10,000 or greater			
Marquee Money Market*	0.00% / 0.00%	Monthly	Monthly	Monthly	\$25,000.00	\$0-\$2,499.99	Daily Balance	\$4.95/month waived with \$25,000 minimum daily balance	
	1.25% / 1.26%					\$2,500-\$24,999.99			
	1.50% / 1.51%					\$25,000 or greater			
Choice Money Market	0.00% / 0.00%	Monthly	Monthly	Monthly	\$50,000.00	\$0-\$49,999.99	Daily Balance	\$10.00/month waived with \$50,000 minimum daily balance	
	2.97% / 3.01%					\$50,000 or greater			
Health Savings Money Market	0.00% / 0.00%	Monthly	Monthly	Monthly	-	\$0.00-\$999.99	Daily Balance	-	See Account Limitations Section in Disclosures
	0.13% / 0.13%					\$1,000-2,499.99			
	0.15% / 0.15%					\$2,500-\$9999.99			
	0.20% / 0.20%					\$10,000 or greater			
My Diamond Checking	-	-	-	-	-	-	-	\$4.95 monthly service fee waived with monthly Direct Deposit, OR monthly E-Statements, OR \$500 minimum daily balance	-
Growth Checking	0.10% / 0.10%	Monthly	Monthly	Monthly	\$1,000.00	\$0-\$9,999.99	Daily Balance	\$5.95 monthly minimum balance fee waived with \$1,000 minimum daily balance	-
	0.20% / 0.20%					\$10,000 or greater			
Health Savings Checking	-	-	-	-	-	-	Daily Balance	-	-
CC Credit Builder	-	-	-	-	-	-	-	-	See Account Limitations Section in Disclosures
IRA Accumulation*	0.10% / 0.10%	Monthly	Monthly	Monthly	-	-	Daily Balance	-	-



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### Share (Savings/Checking) Account Disclosures

*Except as specifically described, the following disclosures apply to share (savings) and share draft (checking) accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. Rate Information.** The Annual Percentage Yield 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 accounts listed in this disclosure, the Dividend Rate and Annual Percentage Yield may change daily as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period and are accurate as of the last dividend declaration date.

The Savings Plus, Premier Money Market, Marquee Money Market, Choice Money Market, Health Savings Money Market, and Growth Checking accounts are Tiered Rate accounts. The balance ranges and corresponding Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. For all other Tiered Rate accounts, once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. For example, the beginning of the first dividend period of the calendar year is 01/01/2024 and the ending date of such dividend period is 01/31/2024. The dividend declaration date follows the ending date of a dividend period, for example 02/01/2024. All other dividend periods follow this same pattern of dates.

**4. Accrual of Dividends.** For all earning accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**5. Balance Information.** To be a member and maintain accounts at our credit union you must purchase one share in the credit union. The par value of a share in this credit union is \$5.00. The minimum opening deposit requirement and minimum balance requirements applicable to each account are stated in the Rate Schedule.

For Growth Checking, there is a Minimum Daily Balance required to avoid a monthly maintenance fee for the calendar month. For My Diamond Checking, there is a Minimum Daily Balance option to avoid a monthly maintenance fee for the calendar month. If the minimum daily balance is not maintained during the calendar month, there may be a monthly maintenance fee as stated in the Fee Schedule. For Marquee Money Market, Choice Money Market, and Growth Checking, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule.

**6. Account Limitations.**

Health Savings Accounts and IRA Accounts are subjected to limitations and/or penalties imposed by the Internal Revenue Service. Please see your Health Savings Account Agreement or your tax advisor for additional information.

CC Credit Builder Share: Funds on deposit are pledged as collateral and shall secure a Credit Builder Credit Card. Funds must be equal to the credit limit established for such card. After account is opened, you may not withdrawal funds from this account until such time as the established card has been closed and paid in full. You may not make additional deposits to this account.

**7. Fees.** Please refer to the Fee Schedule provided with this Account Disclosure for a complete listing of fees and charges which may be assessed against your account.

\*Accounts may be opened as IRA Accounts



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The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

**Share Certificate Rate Schedule – Effective 10/09/2024**

Account Type	Dividends				Balance Requirements				
	Dividend Rate / Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Deposit	Rate Type	Additional Deposits	Withdrawals (See Transaction Limitations)	Renewable
45 Day Share Certificate	1.99% / 2.01%	Monthly	Monthly	45 days	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
90 Day Share Certificate	3.45% / 3.51%	Monthly	Monthly	90 days	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
26 Week Share Certificate	4.42% / 4.51%	Monthly	Monthly	26 weeks	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
12 Month Share Certificate	4.18% / 4.26%	Monthly	Monthly	12 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
18 Month Share Certificate	4.18% / 4.26%	Monthly	Monthly	18 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
24 Month Share Certificate	3.94% / 4.01%	Monthly	Monthly	24 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
30 Month Share Certificate	3.94% / 4.01%	Monthly	Monthly	30 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
36 Month Share Certificate	3.70% / 3.76%	Monthly	Monthly	36 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
48 Month Share Certificate	3.70% / 3.76%	Monthly	Monthly	48 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
60 Month Share Certificate	3.70% / 3.76%	Monthly	Monthly	60 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
120 Month Share Certificate	3.70% / 3.76%	Monthly	Monthly	120 months	\$1,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 45 Day Share Certificate	2.04% / 2.06%	Monthly	Monthly	45 days	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 90 Day Share Certificate	3.50% / 3.56%	Monthly	Monthly	90 days	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 26 Week Share Certificate	4.47% / 4.56%	Monthly	Monthly	26 weeks	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 12 Month Share Certificate	4.23% / 4.31%	Monthly	Monthly	12 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 18 Month Share Certificate	4.23% / 4.31%	Monthly	Monthly	18 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 24 Month Share Certificate	3.99% / 4.06%	Monthly	Monthly	24 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 30 Month Share Certificate	3.99% / 4.06%	Monthly	Monthly	30 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 36 Month Share Certificate	3.75% / 3.81%	Monthly	Monthly	36 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 48 Month Share Certificate	3.75% / 3.81%	Monthly	Monthly	48 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 60 Month Share Certificate	3.75% / 3.81%	Monthly	Monthly	60 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period
Jumbo 120 Month Share Certificate	3.75% / 3.81%	Monthly	Monthly	120 months	\$75,000.00	Fixed	No	Allowed	Automatic- (10) day grace period



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## Share Certificate Account Disclosures

*Except as specifically described, the following disclosures apply to Share Certificate accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

- 1. Rate Information.** The annual percentage yield 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 Share Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of 10/09/2024. Please call (800) 593-1000 to obtain current rate information.
- 2. Dividend Period.** For each account, the dividend period is the account's term, beginning on the date the account is opened, and ending on the stated maturity date, unless renewed.
- 3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends are stated in the Rate Schedule. The annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings.
- 4. Balance Information.** To be a member and maintain accounts at our credit union you must purchase one share in the credit union. The par value of a share in this credit union is \$5.00. The minimum opening deposit requirement and minimum balance requirements applicable to each account are stated in the Rate Schedule. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- 5. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- 6. Transaction Limitations.** For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated in this disclosure, as long as your balance does not go below the minimum deposit amount. Withdrawals of dividends are not subject to penalty. After the account is opened, you may not make deposits into the account until the stated maturity date. IRA's are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**7. Maturity.** Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. Early Withdrawal Penalty.** We will impose a penalty if you withdraw any of the principal before the maturity date. For terms less than or equal to 12 months, the penalty will equal 90 days of dividends. For terms longer than 12 months but less than 36 months, the penalty will equal 180 days of dividends. For terms 36 months or longer, the penalty will equal 365 days of dividends. This penalty will be assessed, on the amount withdrawn at the Dividend Rate then paid on the account, regardless of whether dividends equal to the penalty amount have been earned on the account or not.

**9. Renewal Policy.** The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty.

**10. Fees.** Please refer to the Fee Schedule provided with this Account Disclosure for a complete listing of fees and charges which may be assessed against your account.

\*All certificate accounts may be opened as IRA Accounts