

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to the Premium Savings (Premium Bundle Rewards Savings) Account:

- 1. Rate Information.** The interest/dividend rate and Annual Percentage Yield (APY) on your accounts are set forth on the [Deposit Rate Sheet](#). For all deposit accounts (except Certificates of Deposit) the interest rate and APY may change *at any time* as determined by OnPoint Community Credit Union (OnPoint). For [Premium Savings Account](#), the interest rate and APY are tiered as set forth on the [Deposit Rate Sheet](#). Earnings (whether designated as dividends or interest) may be, for income tax purposes, reported to the IRS in the tax responsible party's name and Tax Identification Number, in accordance with IRS rules.
 - a. Products, services and accounts that were once available to members, which remain in use, but are no longer being offered are not included in this disclosure. Applicable dividend rates, associated annual percentage yields and related fees and charges will be disclosed in the periodic statement for the specific account.
- 2. Compounding and Crediting.** Interest will be compounded and credited as set forth on the [Deposit Rate Sheet](#). If the account is closed before interest is credited, you will not receive accrued interest.
- 3. Accrual of Interest.** Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- 4. Balance Information.** The minimum balance required to open each account is set forth on the [Deposit Rate Sheet](#). For all accounts, interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

The rates and fees appearing on the [Deposit Rate Sheet](#) and the [Fee Schedule](#) are accurate and effective for Regular Savings, Loyalty Savings Account, Premium Savings Account, IRA Savings, FlexSmartSM Money Market Account, Checking, HSA Checking, and Certificate of Deposit accounts as of the date indicated. See Membership and Account Agreement for complete account disclosure. If you have any questions or require current rate information on your accounts, please call OnPoint.

Member Services

503.228.7077
800.527.3932

Telephone Teller

503.228.4567
800.654.7828

Savings Rate Information

503.228.7077

www.onpointcu.com



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