

**PROSPERA CREDIT UNION**

4830 N BALLARD ROAD  
APPLETON, WI 54913  
920-882-4800

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## Direct Deposit Checking

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### Account Details

Payment Frequency: **Unknown**  
Minimum Balance to Earn: **\$0.00** Date Opened: **//**

### Tiered Rate Structure

	For Balance Greater Than	Rate	APY
Tier 0 (Base)	<b>\$0.00</b>		

### Minimum Eligibility Requirements

To be eligible for this account, you must maintain either direct deposit or payroll deduction into this account.

### Rate Information:

The dividend rate (Rate) and Annual Percentage Yield (APY) may change at any time, as determined by the Credit Union Board of Directors. The Rate and APY on this account was last declared as shown above.

### Compounding and Crediting

Dividends will be accrued every day. Dividends will be compounded and credited to your account every month.

### Dividend Period

For this account type, the dividend period is monthly. The dividend period starts on the first day of the month and ends on the last day of the month. The dividend declaration date is the last day of the dividend period.

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

### Minimum Balance Requirement

The minimum balance required to open this account is \$25.00.

### 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. If you close your account before dividends are paid, you will not receive the accrued dividends.

### Accrual of Dividends on Noncash Deposits

Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (for example, checks) to your account.

### Transaction Limitations

No transaction limitations apply to this account.

### Fees and Charges

This account may be assessed various fees and charges according to the specifications published in "Special Member Services" schedule.

### Common Features

Bylaw Requirements: You must purchase one share in your Share Savings account as a condition of admission to membership. The Par Value of one share is \$5.00.

Member accounts in the Credit Union are federally insured by the National Credit Union Administration.