

## PROSPERA CREDIT UNION

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

---

# HSA Savings Account

---

### Account Details

Current Rate:	.00%	Current APY:	.00%
Payment Frequency:	Unknown		
Minimum Balance to Earn:	\$.00	Date Opened:	//

### 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 quarter.

### Dividend Period:

For this account type, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

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

### Minimum Balance Requirements

The minimum balance required to open this account is \$5.00.

### 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.

