

## PROSPERA CREDIT UNION

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

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### Club - September 30

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#### 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 credited to your account at maturity.

#### Dividend Period

For this account type, the dividend period is annual, for example, the beginning date of the first dividend period of the calendar year is October 1, and the ending date of such dividend period is September 30 of the following year. 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 September 30. If you close your share account before dividends are paid, you will not receive the accrued dividends.

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 \$1.00.

#### 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

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

If any withdrawal is made from this account before the end of the club year, then this account will be closed.

#### 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.