

## PROSPERA CREDIT UNION

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

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# IRA Savings Account

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### Account Details

Current Rate:	.00%	Current APY:	.00%
Payment Frequency:	Unknown	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 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 Requirements

The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield (APY).

### 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 more than six withdrawals are allowed each month.

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

### Fees and Charges

All withdrawals are subject to IRS penalty. See your plan disclosure if this account is part of an IRA or other tax-qualified plan.

### For Individual Accounts

This account is offered for individual accounts only, not for businesses.

### 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.