

PROSPERA CREDIT UNION

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

Investor's Money Market

Account Details

Payment Frequency:

Unknown

Date Opened:

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Minimum Balance to Earn:

\$0.00

Tiered Rate Structure

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

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

There is a minimum daily balance requirement of \$2,500.00 to avoid a monthly minimum balance fee of \$10.00. If, during any month, your account balance falls below the required minimum daily balance of \$2,500.00, your account will be subject to a monthly minimum balance fee for that month.

You must maintain the minimum daily balance requirements in your account each day to obtain the disclosed annual percentage yields (APY) as noted under Tiered Rate Structure.

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.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

There is a check writing feature to this account.

Fees and Charges

This account may be assessed various fees and charges according to the specifications published in the Fee Schedule.

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.