

## PROSPERA CREDIT UNION

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

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## Share Savings Accounts - Minors

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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 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 required to open this account is the purchase of a share in the credit union. The Par Value of a share in this account is \$5.00.

You must maintain a minimum daily balance of \$5.00 for minors (under the age of 18), 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

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.

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

For minor accounts that earn prizes by enrolling in our Kids' Club, please refer to our separate Kids' Club brochure.

### Fees and Charges

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