

**PROSPERA CREDIT UNION**  
4830 N BALLARD ROAD  
APPLETON, WI 54913  
920-882-4800

---

## Business Essentials Money Market Account

---

### Account Details

Payment Frequency: **Monthly**      Date Opened:      //  
Minimum Balance to Earn: **\$10,000.00**

### Tiered Rate Structure

	For Balance Greater Than	Rate	APY
Tier 0 (Base)	\$10,000.00		
Tier 1	\$25,000.00		
Tier 2	\$50,000.00		
Tier 3	\$100,000.00		
Tier 4	\$250,000.00		

### 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 \$10,000.00 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 \$10,000.00, 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

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 at least seven days written notice before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Transactions restricted by the federal Unlawful Internet Gambling Enforcement Act are prohibited from being processed through business accounts at this Credit Union.

## **Fees and Charges**

Check Fee: No Check Fees for this account

Deposited Checks: For checks deposited, the first 200 checks deposited into your membership account per month are free; for any checks deposited over 200 per month, there will be a charge of \$.07 for each additional one.

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.