



Important Information for Promotional Get to Know You Savings Account for New Members

This document supplements the CommonWealth Central Credit Union Truth-in-Savings disclosure that was provided to you at Account opening as part of your Membership Agreement and Disclosure and is effective July 06, 2018.

Promotional Dividend Rates as of April 2, 2018		
Balance	Dividend Rate	APY*
Up to \$5,000	1.98%	2.00%
\$5,000 - \$10,000	1.00%	1.00%
\$10,000 - \$250,000	0.50%	0.50%

*APY=Annual Percentage Yield

Rate information – The Get to Know You Savings Account is a Tiered Rate account. The balance ranges and corresponding Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed on our website at wealthcu.org. Each rate will apply only to that portion of the account balance within each balance range. The rates appearing in this addendum are accurate as of the effective date indicated. Please refer to our current Rates on our website at wealthcu.org.

Dividend Compounding and Crediting – The compounding and crediting frequency of dividends and dividend period are stated in the Rate Schedule. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If at any time your Get to Know You Savings Account balance goes below \$50. Your dividend rate will become 0.05 % with a 0.05% APY.

Accrual of Dividends – Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Minimum balance to open account – Minimum deposit required to open a Get to Know You Savings Account is \$50.00.

Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. The APY and interest rate will be based on the account balance according to the tiers listed on the rate sheet. Please refer to our current Rates on our website at wealthcu.org.

How interest is calculated – Get to Know You Savings Account is a variable rate account. We use simple interest on a daily basis, which applies the daily periodic rate to the balance in the account each day.

Account limitations – For the Get to Know You Savings Account, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in a month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Time requirements – Get to Know You Savings Account is a promotional offer only available to new members during the first 60 days from the date of opening a membership account.

Fees:

Fees may reduce earnings (see separate fee schedule).