

	Min. Opening Deposit	Balance	Rate	APY*
Educator Summer Savings	\$0.01	\$0.01 - \$99.99	0.00%	0.00%
Educator Summer Savings	\$0.01	\$100+	3.93%	4.00%

Deposits into the account must be made via direct deposit or payroll deduction. Total deposits must not exceed \$2,000 per month. The credit union will distribute the balance of the account in July via ACH or transfer into a CCU account.

* APY = Annual Percentage Yield, accurate as of the last dividend declaration date.

Rates are subject to change after the account is opened.

Fees may reduce earnings.

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will be compounded monthly and will be credited monthly. If you close your account before dividends are paid, you will not receive the accrued dividends. The dividend declaration date is the last day of the dividend period. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield (APY).