

CREDIT UNION
TRUTH-IN-SAVINGS

**TRUTH-IN-SAVINGS DISCLOSURE
FOR VARIABLE RATE
MONEY MARKET FUND ACCOUNTS**

**THE
HEART CENTER**

Federal Credit Union

**100 Port Washington Blvd,
Roslyn, NY 11576**

TRUTH IN SAVINGS DISCLOSURE FOR VARIABLE RATE MONEY MARKET FUND ACCOUNTS

This discloses some basic facts about your variable Rate Money Market Fund Account (MMFA). These disclosures are in addition to those contained in the MMFA agreement itself. By opening and maintaining an MMFA with the Credit Union, you have agreed to the terms of the MMFA agreement and any amendments to it. Rates provided on this form are guaranteed for today only. If you have any questions regarding these disclosures or your MMFA account, please inquire at.

1-516-562-6650

RATE INFORMATION

As of _____ (date), if your MMFA balance was \$~~2000~~ or more, the annual dividend rate payable on the entire balance in MMFA account was _____%, with an annual percentage yield (APY) of _____%.

FREQUENCY OF COMPOUNDING DIVIDENDS AND THE METHOD OF DETERMINING THE BALANCE ON WHICH DIVIDENDS ARE PAID

Dividends will be compounded DAILY ~~quarterly~~ and will be credited quarterly. If you close your MMFA account before dividends are credited,

you will will not

receive dividends accrued during the dividend period during which you closed the account.

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum balance of \$2,000.00 in your MMFA account. If your daily balance falls below this minimum requirement, your MMF funds will be automatically transferred to your regular share account and the dividends will be accrued at the then prevailing share account dividend rate and annual percentage yield (APY).

TRANSACTION LIMITATIONS

In accordance with Regulation D, you are permitted 6 MMF transactions, exclusive of deposits, in a dividend period (quarterly).

The credit union reserves the right to require up to 7 days written notice of your intent to withdraw funds from your MMF account.

- minimum deposit is \$250.00 per transaction
- minimum withdrawal or transfer is \$500.00

FEE SCHEDULE

This Fee Schedule for all accounts sets forth certain Fees and charges applicable to the regular share, share draft and money market accounts as of 2/01/00 (date of delivery to member). This schedule is incorporated as part of your account agreement with the Credit Union. You will be notified of changes to these fees.

Initial opening of Share Account	\$ 2.50 (one time fee)
Excessive share withdrawal	\$ 2.50 per item after 6 per quarter
Inactive account fee (less than \$50.00 /over 90 days)	\$ 3.00 per quarter
Automatic Share to Share Draft transfer fee	\$ 5.00 per item
Stop Payment Order (credit union item)	\$ 20.00 per item
Stop Payment Share Draft	\$ 16.00 per item
Account Reconciliation	\$ 10.00 per request
Certified Share Draft	\$ 5.00 per item
Copy of Share Draft	\$ 5.00 per copy
Copy of Share Draft – FAX	\$ 5.00 per copy
Copy of Draft Statement	\$ 5.00 per copy
Return of Deposited Check	\$ 15.00 per item
Return of Share Draft	\$ 10.00 per item
Share Draft Printing	Prices will vary with quantity and design of drafts *
ATM withdrawals	\$ 1.00
ATM balance inquiry	\$ 1.00
ATM refusal	\$ 1.00

*You will not receive notice of changes to draft printing fees.

The Difference is You!

A credit union is a unique not-for profit financial institution, owned and operates by the people that do business there. Every saver is a member, and every member is an owner. As an owner, members may serve on the credit union's Board of Directors or committees.

The credit union philosophy is based on the idea that more can be accomplished by working together than by working individually.

Since 1983, consumers have rated credit unions as the best institution meeting their financial needs.

MEMBER SERVICES

- **Savings Accounts**
- **Holiday and Vacation**
- **Payroll Deduction Convenience**
- **New/Used Car Loans**
- **Low Cost Disability Insurance**
- **Accidental Death/Dismemberment Insurance**
- **Share Draft Accounts (checking accounts)**
- **Quarterly Statements**
- **EFT**
- **Money Market**
- **IRA's**
- **Home Improvement Loans**
- **Shared Secured Loans**
- **IPI Car Sales**
- **Family Member Accounts**
- **Special Discounts**
- **Home Equity Loans**
- **ATMS For Share Draft & Share Accounts**

