

1 A _____ of \$ _____ will be imposed for _____ transaction (withdrawal, check/share draft paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
The period we use is _____.

Balance Computation Method:

1 *Daily Balance Method.* Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

1 *Average Daily Balance Method.* Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Par Value of Shares:

1 The par value of a share in this account is _____.

1 You must increase your share balance to at least the par value of one share within _____ of the reduction of the balance below the par value of one share, or your membership services may be terminated from _____ from when the balance fell below the par value of one share.

Transaction Limitations:

1 During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any _____, your account will be subject to closure by the credit union and a fee of \$ _____.

1 _____

- 1 On any day, you may withdraw no more than \$ _____.
- 1 The minimum amount you can write a share draft or check for is \$ _____.
- 1 The maximum number of shares you can have in this account is _____.
- 1 The maximum balance you can have in this account is \$ _____.
- 1 If any withdrawal is made before the end of the club term, the account may be closed.
- 1 Per item fee \$ _____.

Bonuses:

- 1 **Bonus** - If you make _____ consecutive payments to your _____ account, then we will make the _____ payment for you.
- 1 **Bonus** - If you make payments totaling _____ times the periodic payment amount no later than _____, we will place into your account a bonus amount equal to one periodic payment amount.
- 1 **Bonus plan amounts** - You may choose any periodic Bonus plan amount as your periodic payment, but it must be at least \$ _____ but no more than \$ _____.
- 1 **Bonus plan amounts** - You may choose any of the following amounts as your periodic payment: \$ _____, \$ _____, \$ _____, \$ _____, or \$ _____.

Additional Terms: