



119 Mulberry Street, Scranton, PA 18503  
570.961.5300 • info@netcreditunion.com

## ACCOUNT DISCLOSURE RATE SUPPLEMENT

### INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Savings (1)	\$200.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Share IRA (1)		_____ %	_____ %
<input type="checkbox"/> Digital Checking - Savings Component (1)(3)	\$1.00 - \$10,000.00	_____ % - _____ %	_____ %
	\$10,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Checking Plus - Savings Component (1)(3)	\$1.00 - \$10,000.00	_____ % - _____ %	_____ %
	\$10,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Vacation Club (1)		_____ %	_____ %
<input type="checkbox"/> Holiday Club (1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(2)	\$200.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 - \$250,000.00	_____ %	_____ %
	\$250,000.01 - \$500,000.00	_____ %	_____ %
	\$500,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Digital Checking (1)(3)	\$1.00 - \$10,000.00	_____ % - _____ %	_____ % - _____ %
	\$10,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Checking Plus (1)(3)	\$1.00 - \$10,000.00	_____ % - _____ %	_____ % - _____ %
	\$10,000.01 & Greater	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (570) 961-5300.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.



119 Mulberry Street, Scranton, PA 18503  
570.961.5300 • info@netcreditunion.com

# AGREEMENTS AND DISCLOSURES

**THESE ACCOUNT DISCLOSURES CONTAIN NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THESE DISCLOSURES CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.**

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean NET Federal Credit Union, dba NET Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any Account or Accounts established for You as set forth in these Agreements And Disclosures.

## ACCOUNT DISCLOSURES

**THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.**

### SPECIFIC TERMS APPLICABLE TO YOUR SHARE SAVINGS ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** The minimum balance required to open this Account is \$5.00. In order to earn the disclosed APY, You must maintain a balance at least equal to \$2001.00 in Your Account each day.

**Transaction Limitations.** During each statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

### SPECIFIC TERMS APPLICABLE TO YOUR SHARE IRA ACCOUNT

**Fixed Rate Information.** This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$1.00 in Your Account each day.

**Transaction Limitations.** Individual Retirement Accounts are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see Your IRA Agreement or Your tax advisor for additional information.

### SPECIFIC TERMS APPLICABLE TO YOUR DIGITAL CHECKING - SAVINGS COMPONENT ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$1.00 in Your Account each day.

**Additional Information.** In order to earn dividends at the disclosed rate and be eligible to have any reimbursed domestic ATM fees (earned under a Digital Checking Account) credited to this Account, during each monthly qualification cycle You must: (a) make 15 or more debit card transactions (excluding ATM transactions) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; and (c) make at least one \$500.00 direct deposit transaction.

Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle"). Reimbursement of Domestic ATM fees (earned under a Digital Checking Account) incurred will be posted to Your Account on the last day of the statement cycle, subject to Your meeting the qualifying criteria during the Qualification Cycle.

### SPECIFIC TERMS APPLICABLE TO YOUR CHECKING PLUS - SAVINGS COMPONENT ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$1.00 in Your Account each day.

**Additional Information.** In order to earn dividends at the disclosed rate and be eligible to have any reimbursed domestic ATM fees (earned under a Checking Plus Account) credited to this Account, during each monthly qualification cycle You must: (a) make 15 or more debit card transactions (excluding ATM transactions) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; and (c) make at least one \$500.00 direct deposit transaction.

Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle"). Reimbursement of Domestic ATM fees (earned under a Checking Plus Account) incurred will be posted to Your Account on the last day of the statement cycle, subject to Your meeting the qualifying criteria during the Qualification Cycle.

### SPECIFIC TERMS APPLICABLE TO YOUR VACATION CLUB ACCOUNT

**Fixed Rate Information.** This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$50.00 in Your Account each day.

**Additional Information.** Once Your Account is established, You may only make one withdrawal each year, beginning on the one-year anniversary of the date Your account was established, and on that same date each year thereafter.

**Transaction Limitations.** During each statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

### SPECIFIC TERMS APPLICABLE TO YOUR HOLIDAY CLUB ACCOUNT

**Fixed Rate Information.** This Account is subject to a Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$50.00 in Your Account each day.

**Additional Information.** After Your Account is established, You may not make any withdrawals from Your Account, except for the scheduled withdrawal that

## ACCOUNT DISCLOSURES (continued)

occurs on October 1st of each year. On October 1st of each year (or on the next business day if October 1st is not a business day), We will transfer the entire balance then on deposit to Your share draft or to Your share Account. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

### SPECIFIC TERMS APPLICABLE TO YOUR MONEY MARKET ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$2001.00 in Your Account each day.

**Transaction Limitations.** During each statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

### SPECIFIC TERMS APPLICABLE TO YOUR SHARE DRAFT ACCOUNT

**Dividend Information.** No dividends are paid on this Account.

**Minimum Balance Requirements.** No minimum balance requirements apply to this Account.

**Transaction Limitations.** No transaction limitations apply to this Account.

### SPECIFIC TERMS APPLICABLE TO YOUR DIGITAL CHECKING ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$1.00 in Your Account each day.

**Additional Information.** In order to earn cash back on point of sale transactions using Your VISA Debit Card, be reimbursed for ATM fees incurred, and qualify for a possible waiver of Courtesy Pay Fees You may incur, during each monthly qualification cycle You must: (a) make 15 or more debit card transactions (excluding ATM transactions) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; and (c) make at least one \$500.00 direct deposit transaction. Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle").

Cash back credits will be earned at the rate of one percent (1.00%) of qualifying debit card transactions, up to a maximum of \$10.00 per monthly qualification cycle.

Reimbursement of ATM surcharges incurred during each qualification cycle will be reimbursed up to a maximum of \$12.00 per monthly qualification cycle. Individual Domestic ATM fees of \$5.00 or more will not be reimbursed unless You present a copy of the original receipt that details the specific amount of the total charge.

Any Courtesy Pay Fees You may incur during a qualification cycle may be reimbursed by the Credit Union as explained below. To qualify for the reimbursement of Courtesy Pay Fees, You must have met the qualification requirements set forth that qualification cycle. After meeting this requirement, any Courtesy Pay Fees You may incur during a qualification cycle may be reimbursed by the Credit Union, up to \$25.00 per qualification cycle, and subject to a maximum of \$100.00. If, at any time, You fail to meet the qualification requirements during a qualification cycle, You must subsequently restart the qualification requirements before You will qualify for the reimbursement of Courtesy Pay Fees.

### SPECIFIC TERMS APPLICABLE TO YOUR CHECKING PLUS ACCOUNT

**Tiered Fixed Rate Information.** This Account is subject to a Tiered Fixed Rate. For the current dividend rate and corresponding APY, refer to the accompanying Account Disclosure Rate Supplement which We have included with and made a part of this Disclosure.

**Minimum Balance Requirements.** In order to earn the disclosed APY, You must maintain a balance at least equal to \$1.00 in Your Account each day.

**Additional Information.** In order to earn cash back on point of sale transactions using Your VISA Debit Card, be reimbursed for ATM fees incurred, and qualify for a possible waiver of Courtesy Pay Fees you may incur, during each monthly qualification cycle You must: (a) make 15 or more debit card transactions (excluding ATM transactions) using Your VISA Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (b) consent to receive Your periodic statements electronically; and (c) make at least one \$500.00 direct deposit transaction. Each qualification cycle will begin on the last business day of the preceding month, and end on the last business day of the current month ("qualification cycle").

Cash back credits will be earned at the rate of one percent (1.00%) of qualifying debit card transactions, up to a maximum of \$10.00 per monthly qualification cycle.

Reimbursement of ATM surcharges incurred during each qualification cycle will be reimbursed up to a maximum of \$12.00 per monthly qualification cycle. Individual Domestic ATM fees of \$5.00 or more will not be reimbursed unless You present a copy of the original receipt that details the specific amount of the total charge.

Any Courtesy Pay Fees You may incur during a qualification cycle may be reimbursed by the Credit Union as explained below. To qualify for the reimbursement of Courtesy Pay Fees, You must have met the qualification requirements set forth that qualification cycle. After meeting this requirement, any Courtesy Pay Fees You may incur during a qualification cycle may be reimbursed by the Credit Union, up to \$25.00 per qualification cycle, and subject to a maximum of \$100.00. If, at any time, You fail to meet the qualification requirements during a qualification cycle, You must subsequently restart the qualification requirements before You will qualify for the reimbursement of Courtesy Pay Fees.

### GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

**Member in Good Standing.** The Account services described in these Agreements and Disclosures are available to those members in good standing with the Credit Union. We reserve the right to suspend services to a member who is not in good standing, which includes members that have:

- a delinquent loan.
- a primary share Account balance below the \$5.00 minimum.
- an unresolved deposited returned check.
- unpaid and/or uncollected credit union fees.
- a negative balance on an Account.
- caused a loss to the Credit Union.

**Minimum Balance Requirements.** To be a member and maintain Accounts with Us You must purchase one share in the Credit Union. The par value of a share in this Credit Union is \$5.00. If the balance in Your Share Account drops below one share (\$5.00) We may, at Our option, close Your Account.

**Nonsufficient Funds Returns.** Any check or pre-authorized transfer, or transaction made through the use of a debit card, or other electronic means, as is applicable (including any in-person transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item. We will charge a fee for each item returned due to nonsufficient funds, and subject to applicable law, We may charge a fee for each item that We elect to honor when Your Account lacks sufficient collected funds.

**Overdraft Balance Calculation.** When processing transactions that debit or credit Your Account, We start each Business Day with Your final Account balance from the preceding Business Day. The final balance takes into Account all of the debit and credit transactions that were settled that Business Day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a Business Day (the preceding Business Day's final balance) is sometimes referred to as Your "actual balance."

As credits and debits to Your Account are received by Us, We add them to and subtract them from Your actual balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment together with such checks that are returned unpaid and subsequently represented for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits) and all reinitiated electronic fund transfer (EFT) debit transactions

## ACCOUNT DISCLOSURES (continued)

(such as preauthorized payments), memo-posted EFT debits (EFT debits that We have authorized but which have not been settled), and all Credit Union fees and charges. As noted above, these examples are not an exhaustive list and should not be construed as such. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance. First, We add all of the settled credit transactions to the beginning actual balance. Then, We subtract all of the debit transactions that settled that day. We also subtract all of the pending debit transactions. This determines the available balance for overdraft purposes. Each debit transaction that We process when Your Account has, or will have, a negative available balance is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when We dishonor and return an item for non-sufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

**Nature of Dividends.** All dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Additional Transaction Limitations.** For all Accounts (except share draft Accounts) during any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third

party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If You exceed these limitations, Your Account may be subject to closure by the Credit Union.

For all Accounts (except share draft Accounts), the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

**Compounding and Crediting.** For all dividend-bearing Accounts, dividends will be earned daily for each day on which Your balance equals or exceeds the minimum balance requirement for Your Account. For all dividend-bearing Accounts, the dividend period is monthly, and dividends will be compounded and credited to Your Account monthly.

**Balance Computation Method.** For all dividend bearing Accounts, dividends will be calculated by the daily balance method which applies a daily periodic rate to the principal in Your Account each day.

**Accrual on Noncash Deposits.** For all dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit noncash items (e.g. checks) into Your Account.

**Fees and Charges.** Any fees and charges applicable to Your Account are disclosed on the accompanying schedule of fees and charges provided in conjunction with these Agreements and Disclosures.