

CENTURY HERITAGE FCU

700 REGIS AVENUE
PITTSBURGH, PA 15236
412-650-2600
CHFCU.ORG

Share Truth-in-Savings Disclosure

Member Information

Account Number:
Name:
Joint Name:
Joint Name:
Date Opened:

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

Rate Information

The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and the frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market Share is a tiered rate account. The ranges of balances and corresponding annual percentage yields applicable to each account are listed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Dividend Compounding and Crediting

The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

Accrual of Dividends

For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

Balance Information

To open any account you must deposit or already have on deposit at least the par value of one full share in a Primary Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market Share accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

Account Limitations

For Christmas Club accounts, the entire balance will be transferred to your Primary Share or Checking account on or after October 1 and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. For Primary Share, Secondary Share, Dollar Dog Kids Club, Cha Ching Teen Club, Cha Ching Certificate Builder, Money Market Share, IRA Accumulation and Checking accounts, no limitations apply.

Fees for Overdrawing Accounts

Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transactions. If we have approved an overdraft protection limit for your account, such fee may reduce your approval limit. Please refer to the Fee Schedule for current fee information.

Membership

As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00
Number of Shares Required 1

Rates

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT
	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Paragraph 6
___ Primary Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	-	\$50.00	Average Daily Balance	-
___ Secondary Share	/	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Average Daily Balance	-
___ Fund My Future	\$5.00 - \$1000.00 / \$1000.01 & UP /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	-	\$5.00	Average Daily Balance	-
___ Money Fund Share	\$500.00 - \$2,499.99 / \$2,500.00 - \$24,99.99 / \$25,000.00 - \$49,999.99 / \$50,000.00 - \$74,999.99 / \$75,000.00 - \$99,999.99 / \$100,000.00 & UP /	Monthly	Monthly	Monthly (Calendar)	\$500.00 (Tier One)	-	\$500.00	Average Daily Balance	-
___ Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	-	\$50.00	Average Daily Balance	Account withdrawal limitations apply
___ IRA Accumulation	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	-	\$25.00	Average Daily Balance	-
___ IRA Money Market ___ IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$4000.00	-	\$500.00	Average Daily Balance	-
___ Share Draft	/	Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-