

Truth in Savings Disclosure

Effective 08-12-14



Family Horizons
CREDIT UNION

6665 East 21st Street
Indianapolis, IN 46219
317.352.0423

Regular Savings Account*	
Dividends	
Dividend Rate	0.050%
Annual Percentage	0.050%
Dividends	Quarterly
Dividends Credited	Quarterly
Dividend Period	Quarterly
Dividend Computation	Daily Balance
Balance	
Minimum Opening	\$5.00
Minimum Balance	–

*These rates apply to the following accounts:

- Regular Savings
- Roth IRA Savings
- IRA Savings
- Roth Conversion IRA Savings
- Special Savings
- Kirby Kangaroo Savings
- CU Succeed Savings
- Indirect Savings

Variable Rate Information

The prospective dividend rate and annual percentage yield on your accounts are set forth above. The dividend rate and APY may change every quarter based on the determination of the credit union board of directors.

Nature of Dividends

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

Compounding of Dividends

Dividends will be compounded quarterly and will be credited quarterly. If you close your respective account before dividends are paid, you will not receive the accrued dividends. The dividend period for your accounts is set forth above. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is March 31.

IRA Rollover Withdrawal Fee

There will be an administrative fee of \$25.00 for IRA rollover withdrawals made within 6 months of account opening date.

Minimum Balance Requirements

The minimum balance required to open these accounts are set forth above. To be a member and maintain accounts at our credit union you must purchase a \$5.00 share in the credit union.

Balance Computation Method

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

Accrual on Non-cash Deposits

Dividends will begin to accrue no later than the business day we receive provisional credit for the deposit of non-cash items (e.g., checks) to your account.

Transaction Limitations

The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft) to give written notice of such intent not less than seven days and up to sixty days before such withdrawal.

NSF/Overdraft Fee

A \$35.00 fee may be imposed for overdrafts created by share drafts, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, or by other electronic means.