

Truth in Savings Disclosure

Effective 1-23-2019



Family Horizons
CREDIT UNION

6665 East 21st Street
Indianapolis, IN 46219
317.352.0423

Share Certificate Specials

This offer is not valid if any owner on the membership investing in the Special has taken an early withdrawal on any FHCU Share Certificate during the time the current special is offered.

SHARE CERTIFICATE PAYING MONTHLY		
RATE SCHEDULE		
Minimum Balance	\$2,500.00	
Dividends Compounded	At Maturity	
Dividends Credited	Monthly	
Additional Deposits	Not Allowed	
Additional Withdrawals	Not Allowed	
Renewal	Automatic	
Term	Dividend Rate	Annual Percentage Yield
15 Months	1.400%	1.400%

Fixed Rate Information

The dividend rate on term share accounts is set forth above. This rate will be paid until maturity.

Compounding and Crediting

Dividends will be compounded and credited as set forth above. A withdrawal will reduce earnings. Payments are transferred to a specified savings or checking account.

Minimum Balance Requirements

The minimum balance required to open a Share Certificate account is 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 on the business day you deposit non-cash items (e.g., checks) to your account.

Maturity Date

The account will mature on the maturity date set forth on the Share Certificate.

Renewal Policies

The account will automatically renew at maturity for a 15-month term at the current rate. There is no grace period following the maturity of the account.

Early Withdrawal Provisions

The credit union may impose a penalty for withdrawal of funds from a Share Certificate account prior to the stated maturity date.

Amount of Penalty

The penalty imposed will equal 1 month of dividends. Funds withdrawn from any Certificate before maturity may not be used to invest in Special offers valid during the time the funds were withdrawn.

Transaction Limitations

After a Share Certificate account is opened, deposits may not be made into the account until the maturity date stated on the Share Certificate. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a checking account) to give written notice of such intent not less than seven days and up to sixty days prior to such withdrawal.