

## First Home Club Share Rates

Rates and yields are effective as of 09/15/2018 and are subject to change.

Please call 800.325.0808 or go to [www.affinityfcu.com](http://www.affinityfcu.com) for current dividend rates and terms.



Rates, Yields & Information							
Product Name	Dividend Rate (%)	Annual Percentage Yield (%)	Dividends Compounded	Minimum Opening Deposit	Minimum Balance To Avoid A Service Fee	Monthly Service Fee	Minimum Balance To Earn Stated Annual Percentage Yield
<sup>1</sup> Membership Eligibility Account	0.00	0.00	N/A	\$5	\$0	\$0	N/A
<sup>2</sup> First Home Club Savings	0.10	0.10	Daily	\$187.50	\$0	\$0	\$0

<sup>1</sup>Membership Eligibility Account - Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay dividends.

The par value of a regular share in this Credit Union is \$5.

A member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at anytime, to require members to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw share holdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any share holdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

All Affinity non-certificate accounts are variable rate accounts. Dividend rates and annual percentage yield are subject to change after the account is opened, at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. Fees and/or service charges may reduce earnings.

Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

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

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

You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. If you exceed these transfer limitations set forth above, your account will be subject to closure or re-classification by the credit union.

<sup>2</sup>The minimum balance to open the account is \$187.50. Any withdrawals from your First Home Club Savings account must be directly related to the purchase of your home under the First Home Club Program. If withdrawals are made, they may be forgiven with a written explanation, however, you could be disqualified from the program.

This credit union is federally insured by the National Credit Union Administration.