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# TRUTH-IN-SAVINGS DISCLOSURE SAVINGS AND CHECKING ACCOUNTS

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

| ACCOUNT TYPE  | DIVIDENDS  |                         |                       |                       | BALANCE REQUIREMENTS          |   |   |                   | ACCOUNT LIMITATIONS              |
|---|--|-------------------------|-----------------------|-----------------------|-------------------------------|---|---|-------------------|----------------------------------|
|   | Dividend Rate/<br>Annual Percentage<br>Yield (APY) | Dividends<br>Compounded | Dividends<br>Credited | Dividend<br>Period    | Minimum<br>Opening<br>Deposit | Minimum<br>Balance to<br>Avoid a<br>Service Fee | Minimum<br>Balance to<br>Earn the<br>Stated APY | Balance<br>Method | See Section 6                    |
| Savings   | /  | Monthly                 | Monthly               | Monthly<br>(calendar) | \$5.00                        | N/A   | \$105.00  | Daily             | Account withdrawal limits apply. |
| Christmas Club  | /  | Monthly                 | Monthly               | Monthly<br>(calendar) | None                          | N/A   | \$105.00  | Daily             | Account withdrawal limits apply. |
| Super Money Market Savings<br>\$25,000.00 - \$49,999.99<br>\$50,000.00 - \$74,999.99<br>\$75,000.00 - above | /<br>/<br>/  | Monthly                 | Monthly               | Monthly<br>(calendar) | \$25,000.00                   | N/A   | \$25,000.00<br>\$50,000.00<br>\$75,000.00       | Daily             | Account withdrawal limits apply. |
| Money Market Savings<br>\$1,000.00 - \$9,999.99<br>\$10,000.00 – above                                      | /<br>/   | Monthly                 | Monthly               | Monthly<br>(calendar) | \$1,000.00                    | N/A   | \$1,000.00<br>\$10,000.00                       | Daily             | None                             |
| Money Market IRA  | /  | Monthly                 | Monthly               | Monthly<br>(calendar) | \$100.00                      | N/A   | \$100.00  | Daily             | None                             |
| Money Market Checking   | /  | Monthly                 | Monthly               | Monthly<br>(calendar) | \$1,000.00                    | N/A   | \$1,000.00                                      | Daily             | None                             |
| Health Savings Account  | /  | Monthly                 | Monthly               | Monthly<br>(calendar) | None                          | N/A   | \$1.00  | Daily             | None                             |
| Checking  | N/A  | Monthly                 | Monthly               | Monthly<br>(calendar) | None                          | N/A   | N/A   | N/A               | None                             |

## ACCOUNT DISCLOSURES

**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.**

**1. 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 frequency of compounding for an annual period. For Savings, Christmas Club, Super Money Market Savings, Money Market Savings, Money Market IRA, Money Market Checking, HSA Single Checking, and HSA Family Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Asset/Liability and ratified by the Board of Directors. The

dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Super Money Market Savings** account is a tiered rate account. If your daily balance is from \$25,000.00 to \$49,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$50,000.00 to \$74,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$75,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. 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. The **Money Market Savings** account is

a tiered rate account. If your daily balance is from \$1,000.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$10,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and dividend period applicable to each account are



