Federally Insured by NCUA, Equal Housing Lender

Change Saver Program Disclosure

First Name: Last Name:

Submitted on:

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.
In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the MEMBERS FIRST CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the *Change Saver Account* established for You as set forth herein. For joint accounts, read singular pronouns in the plural.

Change Saver Account Disclosure

The following Disclosure contains important information and the terms and conditions of the Change Saver Account recognized and referred to hereafter as the *Change Saver Account* and is provided as required by the Truth-In-Savings Act. Wherever used, "APY" means Annual Percentage Yield.

Tiered Variable Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors.

Minimum Balance Requirements. To be a member and maintain Accounts at Our Credit Union You must purchase one share in the Credit Union in a Primary Savings Account. The par value of a share in this Credit Union is $25.00. If the balance in Your Primary Savings Account drops below the par value of one share ($25.00), for a period of six months or more, We may, at Our option, close Your Account.

The Change Saver account is available to all credit union members with a Members First Credit Union Check Card in good standing.

If you enroll in the Change Saver Program, we will round up the amount of any check card purchase debited from the account you designate rounded to the nearest dollar and transfer the difference (the change) from your eligible checking account to the Prime Savings Account. You may optionally choose to open a separate Change Saver suffix with us and have the change from your eligible checking account transferred to the Change Saver Account. Whole Dollar purchases will not be rounded up. The aggregate amount of "change" from the check card purchases debited to your account will be transferred to your Prime Savings account (or optional Change Saver account) the same business day the check card transactions have been deducted.

We will not apply the Change Saver program to over-the-counter cash transactions, ATM withdrawals, or fees charged for non Members First transactions.

Transaction Limitations. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. Each check in excess of three per calendar month (according to the date of payment presentation) may be returned, no paid and a Returned Check Fee will apply.

The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

Compounding and Crediting. The dividend period is monthly from the 1st day of each month to the last day of each month and dividends will be calculated daily and credited monthly on the last day of each month. Accrued dividends will not be paid when You close Your Account.

Balance Computation Method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in Your Account each day.

Fees and Charges. There are no fees and charges applicable to this Account.

Other Terms. If you have a joint account, we will apply the Change Saver program to any check cards issued to joint account holders. All joint account transfers must be made to the same savings account.

Change Saver Program transfers will appear on your periodic statement as Change Saver Transfer and will show as credited to your designated savings account the same business day the check card transactions have been deducted. If any check card payments are subsequently reversed or cancelled or you notify us of any fraudulent check card transactions, the corresponding "change" transfer will remain in your savings account.

You can cancel your participation in the Change Saver program by calling Members First Credit Union or by visiting the Credit Union.

Account #	Phone #	Email

Authorization	Signature Signature Date
(required)	◯ Click here to authorize electronic signature.