

United Trades Federal Credit Union

Savings Accounts & IRAs Disclosure

	Owner Shares	Other Shares	Tax Escrow	Holiday Club	Kitty Club	Traditional, Roth & SEP IRA Variable Shares	Coverdell ESA Variable Shares
Term of account	None	None	None	Matures Nov 1 st each year	None	None	None
Early withdrawal penalty	None	None	None	\$25 per withdrawal	None	None	None
Withdrawal of Interest Prior to Maturity	No	No	No	No	No	No	No
Renewal	N/A	N/A	N/A	Balance disbursed at maturity	N/A	N/A	N/A
How the rate is determined	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors	Board of Directors
How often the rate can change	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Compounded paid	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
How dividends are computed	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance	1/365 th of APR on beginning daily balance
Interest begins to accrue	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit	Date of Deposit
Interest if closed	None for current period	None for current period	None for current period	None for current period	None for current period	None for current period	None for current period
Minimum balance to open	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$100.00	\$50.00
Minimum balance to earn dividends	\$100.00	\$100.00	\$5.00	\$500	\$5.00	\$100.00	\$50.00
Minimum balance required	None	None	None	None	None	\$100.00	\$50.00
Transaction Limitations	3 withdrawals per month	3 withdrawals per month	1 withdrawal per month	2 withdrawals per year	3 withdrawals per month	As specified in IRS code	As specified in IRS code
Fees Specific to this account	\$10 non-refundable fee					\$25.00 one-time set-up fee	\$25.00 one-time set-up fee
Additional Information	Max \$500 daily withdrawal in cash without a transaction account.			1 withdrawal is taken at maturity			
Inactivity period	12 months	12 months	12 months	12 months	12 months	None	None