



1566 Lewis Road, Edwardsville, IL 62026  
618-650-3760 • Fax: 618-650-3768  
www.siuecu.org

**ACCOUNT DISCLOSURE**  
**SPECIFIC TERMS APPLICABLE TO PREMIER CHECKING**

**Tiered Variable Rate** – Your dividend rate and Annual Percentage Yield (APY) may change. At our discretion we may change the dividend rate at any time. For the current dividend rate and APY, refer to the separate rate sheet provided.

**Compounding and Crediting** – Dividends will be compounded monthly and credited to your account on the last day of each calendar month.

**Dividend Period** – The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates.

**Dividend Eligibility** - A minimum of 12 debit card transactions is required during each dividend period for a dividend to be paid at the end of each dividend period.

**Effect of Closing Account** – If you close your account before dividends are credited, you will be paid a dividend for the amount of days in which there was a balance in your account.

**Minimum Balance Requirements** – You must maintain a minimum daily balance of \$2,500 in your account to earn the disclosed rate and Annual Percentage Yield for this account. If on any day your balance falls below \$2,500 then no dividends will accrue.

**Daily Balance Computation Method** – Dividends are calculated by the daily balance method which applies a daily periodic rate to the end of day balance.

**Accrual of Dividends on Noncash Deposits** – Dividends will begin to accrue on the first business day after you deposit Noncash items (for example, checks) to your account.

**Transaction Limitations** – no transaction limitations apply to this account.