

TRUTH IN SAVINGS

COPOCO COMMUNITY CREDIT UNION
COPOCO Community Credit Union
4265 Wilder Rd
BAY CITY, Michigan 48706
(989)684-1873
WWW.COPOCO.ORG

Money Market Account

RATE INFORMATION. The dividend rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Dividend Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.00 but less than \$24,999.99	0.010%	0.01%
2	Equal to or greater than \$25,000.00 but less than \$99,999.99	1.700%	1.71%
3	Equal to or greater than \$100,000.00 but less than \$249,999.99	1.850%	1.87%
4	Equal to or greater than \$250,000.00	2.000%	2.02%

Your dividend rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the dividend rate on your account.

Frequency of Rate Changes. We may change the dividend rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum dividend rate limits for this account.

COMPOUNDING AND CREDITING. Dividends will compound and will be deposited quarterly.

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

DIVIDEND PERIOD. For this account type, the dividend period is quarterly, for example, the beginning of the first dividend period of the calendar year is 04/01/2025 and the ending date of such dividend period is 06/30/2025. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 07/01/2025. Accrued dividends will be paid when you close your account.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

BYLAW REQUIREMENTS. As a condition of membership, and to maintain accounts at our credit union, you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$5.00. If at any time your balance falls below the required par value, you will have 10 days to increase the balance or your membership may be terminated.

PROCESSING ORDER. Items are received and process by various methods and categories randomly through the day (24-hour period). Transactions received in Electronic Files process credits first. Debits then process from largest dollar amount to the smallest.

The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL ON NONCASH DEPOSITS. Dividends begin to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.