

COPOCO Community Credit Union
4265 E Wilder Rd, PO Box 1520
Bay City MI 48706
(989) 684-1873 or (800) 292-2897

SHARE DRAFT ACCOUNT DISCLOSURE

If you close this account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS

A minimum balance fee of \$2.00 will be imposed every month if the daily balance in the account falls below \$300.00 any day of the month.

(The monthly service fee can be avoided by directly depositing full payroll, pension or Social Security (SS) benefits. Payroll, pension or SS direct deposits also qualify you for unlimited orders of basic checks.)

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 throughout the day (24 hr period). Transactions received in Electronic Files process credits first. Debits then process from the largest dollar amount to the smallest. The check clearing file posts at day-end and processes the checks from the smallest dollar amount to largest. ATM transactions and all other transactions process in random order and in real-time as they occur throughout the day.

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

Share Draft accounts do not receive a dividend