

**Parkside Credit Union**  
36525 Plymouth Road  
Livonia, MI 48150  
734.525.0700  
www.ParksideCU.org

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## **BASIC CHECKING TRUTH IN SAVINGS DISCLOSURE**

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### **Account Details:**

Current Rate: .00%

Current APY: .00%

### **Minimum Balance Requirement:**

There is no minimum balance to open this account. However, you must maintain a minimum balance of \$5.00 in your share account to establish your membership at Parkside Credit Union.

### **Rate Information:**

The dividend rate and annual percentage yield may change on a monthly basis as determined by your Board of Directors. This is due to the fact that dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The decision of no dividend may also be declared if so determined by the board of directors.

### **Additional Deposits and Withdrawals:**

There are no minimum deposit and withdrawal requirements for this account.

### **Fee Schedule:**

Refer to the current Rate and Fee Schedule for any related fees associated with this account.

### **Common Features:**

#### **Bylaw Requirements:**

You must complete payment of one share in your primary Share account as a condition of admission to membership.

**Transaction Limitation** – We reserve the right at any time to require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Nature of dividends** – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Parkside Credit Union savings are Federally Insured to at least \$250,000 by the NCUA and backed by the full faith and credit of the United States Government.

Please refer to our separate fee schedule for additional information about changes.