

Notice to IRA Floating Rate Account Holders

Beginning on January 1, 2020, all IRA Floating Rate Accounts will be subject to a handling charge of \$100.00, after age 59 1/2, to roll this account to a different institution, or to make a premature distribution of all or a part of this account, or to make a transfer of all or a part of this account.

YOUTH SAVINGS ACCOUNT

EFFECTIVE 8.1.2020

Rate Information:

The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, 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. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

Account must be opened by individual under the age of 17. Account can remain open until individual's 17th birthday, upon which the funds will automatically be transferred to the primary savings account and the Youth Savings Account closed. The minimum balance required to open this account is \$25.00. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a reauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Fees and charges:

No monthly service fee or low balance fee apply to the Youth Savings Account. One (1) Youth Savings Account allowed per membership.

**NOTICE OF CHANGE:
Choice Checking Account**

EFFECTIVE 7.1.2020

Beginning on July 1, 2020, the number posted non-ATM debit card transactions per month required to earn dividends and avoid a low balance fee will be lowered from 20 to 15.

**Pay-a-Friend (P2P)
Transactions**

EFFECTIVE 7.1.2020

Pay-a-Friend (P2P) transfers do not qualify as Point of Sale (POS) transactions towards the debit card swipe requirements on your La Cap checking account(s).