



Money Market Savings Account Disclosure

Guaranteed Rate

Your dividend rate and annual percentage yield may change. At our discretion, we may change the dividend rate on your account monthly. Please call (717) 569-7180 or visit www.lancofcu.com for current rates.

Accrual of Dividends

For this account, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations

During any statement (monthly) period, you may not make more than four (4) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order of instruction. No transactions can be made through an ATM or by use of a debit card.

If you exceed the transfer limitations set forth in any statement period, your account will be subject to a fee of \$15.00 for every withdrawal over four (4), or to closure by the credit union.

The minimum withdrawal from this account is \$300.00.

Balance Information

The minimum balance requirements applicable to this account are set forth in the rate schedule at the top of this page. For this account we use the average daily-balance method to calculate dividends on your account. Dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. Adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period determine the average daily balance. If the average daily balance of this account falls below \$1,500.00 on any day during the period, the account will be charged a fee of \$10.00. Dividends will stop accruing for the day(s) the account balance falls below the minimum \$1,500.00.

Dividend Compounding and Crediting

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends are paid monthly on the last day of each period.

Money Market Savings Account Fees and Charges

Low Balance (under \$1500.00)	\$10.00 per month
Transactions above four (4)	\$15.00 per item