

Truth-in-Savings Disclosure for  
***Perfect 10 Checking Account***  
with **Diamond Interest Rewards**  
Effective as of December 1, 2015

## QUALIFICATION REQUIREMENTS

Qualified accounts are accounts that have the following activity occur within the monthly Qualification Cycle:

- A minimum of 10 debit card purchases (“transactions”) must post to the account during the Qualification Cycle. Pending or pre-authorized debit card transactions do not count toward the 10 required transactions to earn the Reward until the month the final transaction posts to the account. ATM transactions are excluded.
- Enrollment and receipt of electronic monthly statements (e-statements).
- A minimum of one direct deposit transaction must post to the account during the Qualification Cycle.

If the Qualification Requirements are satisfied, nationwide ATM surcharge (fees) will be refunded up to \$10.00 per Qualification Cycle. Limitations may apply to ATM transactions involving foreign currency.

## QUALIFICATION CYCLE

The Qualification Cycle means a period beginning on the day of the last statement to one business day prior to the close of the current statement cycle. Please see [www.brewerfcu.org](http://www.brewerfcu.org) for calendar of Qualification Cycles.

For the purpose of determining if the minimum number of debit card transactions have occurred, the transaction posting date will be used. Depending on the merchant and processor, debit card transactions can post several days after the transaction occurs and don't post to the account on non-business days (Saturdays, Sundays, and holidays).

## DETERMINATION OF RATE

The interest rate on your account is based on meeting the Qualification Requirements as set forth above.

## FREQUENCY OF RATE CHANGES

The dividend rate and annual percentage yield may change monthly. The dividend rate and annual percentage yield are accurate as of the date indicated above. Contact Brewer Federal Credit Union to request current rate information.

## LIMITATIONS ON RATE CHANGES

There are no maximum or minimum dividend rate limits for this account.

77 North Main Street  
Brewer, Maine 04412

Phone 207-989-7240

229 Dirigo Drive  
Brewer, Maine 04412

888-238-6976 Toll Free

[www.BrewerFCU.org](http://www.BrewerFCU.org)



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## TIERED VARIABLE RATE INFORMATION

### Rate Information:

- Qualified Rate – if all of the Qualification Requirements listed above are met during the Qualification Cycle, the interest rate will be as follows:

Daily Balance	Interest Rate	Annual Percentage Yield
\$0.00 - \$10,000.00	1.98%	2.00%
Over \$10,000.00	0.20%	0.20%

- Base Rate – if any of the Qualification Requirements listed above are not satisfied during the Qualification Cycle, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%.

Your interest rate and annual percentage yield may change.

## COMPOUNDING AND CREDITING

Dividends will be compounded monthly and credited to your account monthly. If you change your account to another product or close your account before dividends are credited, you will not receive the accrued dividends.

## BALANCE COMPUTATION METHOD

The average daily balance method is used 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 determined by 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.

## ACCRUAL ON DEPOSITS

Dividends will begin to accrue on all deposits (cash or checks) on the business day you make the deposit.

## FEES AND CHARGES

Please refer to the separate fee schedule. A fee schedule will be provided to you at the time you open an account, periodically when fees change, and upon request. The schedule is also available at [www.brewerfcu.org](http://www.brewerfcu.org).

## TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

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**BUSINESS DAYS**

Brewer Federal Credit Union business days are defined as Monday through Wednesday 8:00 am to 4:00 pm and Thursday and Friday 8:00 am to 5:00 pm. We are closed for federal and state holidays.

**ADDITIONAL TERMS**

Membership eligibility requirements apply. Minimum \$5.00 share balance required to open and maintain membership. Members are limited to one Perfect 10 checking account with Diamond Interest Rewards per Tax Identification Number (TIN).

Terms and conditions are subject to change as indicated in this disclosure and the Membership Agreement and Disclosure.

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