

Creighton Federal Value Checking Disclosure

Important Disclosure – Value Checking

The following information is provided to you pursuant to the requirements of the Truth in Savings Act and Regulation DD of the Federal Reserve Regulations. Regulation DD requires depository institutions to disclose the terms of deposit accounts to consumers. However, the terms described in this disclosure are subject to change at any time.

DEPOSIT CONSUMER ACCOUNTS The following disclosures apply to deposit consumer accounts maturing in more than one month and that are automatically renewable: **Rate Information: Checking Accounts (Share Draft Accounts):** No checking account other than the Interest Plus Checking Account shall pay any interest or dividend. The Annual Percentage Yield for Interest Plus Checking Accounts are as follows: For account balances of \$1.00 to \$9,999.99 - 0.03%, for account balances of \$10,000.00 to \$24,999.99 - 0.06%, for account balances of over \$25,000.00 - 0.10%. The Interest Rate for Interest Plus Checking Accounts are as follows: For account balances of \$1.00 to \$9,999.99 - 0.02%, for account balances of \$1,000.00 to \$24,999.99 - 0.05%, for account balances of over \$25,000.00 - 0.09%. The Annual Percentage Yield and the interest rate may change. Changes to these yields and rates are within Creighton Federal Credit Union's discretion.