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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at Ellafi Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
ATM Refund Checking	—	—	—	—	—	—	—	—	—
Basic Checking	—	—	—	—	—	—	—	—	—
Cashback Checking	—	—	—	—	—	—	—	—	—
Fresh Start Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Wealth Builder Checking Qualifications Met (See Section 4) Qualifications Not Met (See Section 4)	\$500.00 to \$20,000.00 / \$20,000.01 or greater / to \$500 to \$10,000.00 / \$10,000.01 or greater / to	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Average Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Wealth Builder Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Wealth Builder

Checking account is a tiered rate account. Please refer to section 4 for additional details about this account

2. ATM REFUND CHECKING — For ATM Refund Checking, you will be refunded up to \$15.00 in domestic ATM surcharges each month if you meet the minimum qualification requirements during the monthly qualification cycle. To meet the minimum monthly requirements, you must: a) make deposits of \$500.00 or more; and b) make 20 debit card purchases. The monthly qualification cycle is defined as the first day of the calendar month to the last day of the calendar month. Transfers within your accounts at the credit union do not qualify for the minimum qualification requirements. All debit card purchases must post and settle during the monthly

qualification cycle to qualify for the minimum qualification requirements.

3. CASHBACK CHECKING — For Cashback Checking, you will receive 1.5% cashback on month debit card purchases of up to \$10.00 each month if you meet the minimum qualification requirements during the monthly qualification cycle. To meet the minimum monthly requirements, you must: a) make deposits of \$500.00 or more; and b) make 20 debit card purchases. The monthly qualification cycle is defined as the first day of the calendar month to the last day of the calendar month. Transfers within your accounts at the credit union do not qualify for the minimum qualification requirements. All debit card purchases must post and settle during the

monthly qualification cycle to qualify for the minimum qualification requirements. All cashback deposits will be credited to your account during the first week of the next calendar month.

4. WEALTH BUILDER CHECKING — For Wealth Builder Checking, you will receive a higher dividend rate and annual percentage yield if you meet the minimum qualification requirements during the monthly qualification cycle. To meet the minimum monthly requirements, you must: a) make deposits of \$500.00 or more; and b) make 20 debit card purchases. The monthly qualification cycle is defined as the first day of the calendar month to the last day of the calendar month. Transfers within your accounts at the credit union do not qualify for the minimum qualification requirements. All debit card purchases must post and settle during the monthly qualification cycle to qualify for the minimum qualification requirements. If you meet the minimum qualifications requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$500.00 to \$20,000.00. The second dividend rate listed in the Rate Schedule will apply if your balance is \$20,000.01 or greater. If you do not meet all the minimum qualification requirements during the monthly qualifications cycle, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$500.00 to \$10,000.00. The fourth dividend rate listed in the Rate Schedule will apply if your balance is \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range.

5. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

6. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

7. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Wealth Builder Checking accounts, if you close your account before accrued

dividends are credited, you will not receive the accrued dividends.

8. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share(s) account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Wealth Builder Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

9. ACCOUNT LIMITATIONS — For Fresh Start Checking accounts, Courtesy Pay is not allowed. For ATM Refund Checking, Basic Checking, Cashback Checking, and Wealth Builder Checking accounts, no account limitations apply.

10. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not

authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

12. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

13. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

