



Established in 1955

**Limestone Federal Credit Union**  
**Stash. Save. Cash.**

**Name:**

**Account Number:**

**Date:**

**Auto Pay Setup**

**Account/Source of Auto Pay:**

Where would you like to take the funds for this savings account? The source can be payroll, from your savings or checking, or from a secondary account.

**Amount of Auto Pay:**

How much would you like to deposit each month?

**Date to begin Auto Pay:**

When would you like the payment to start being pulled?

**When would you like the deposit to be made:**

For example: "monthly on the 5<sup>th</sup>" or "bi-weekly from my payroll deposits".

**Stash. Save. Cash. Account**

By signing below, you agree to the terms and conditions of the Stash. Save. Cash. savings program as outlined in the Membership Agreement and the attached Truth in Savings Agreement.

You may withdraw four (4) times per year, or one (1) time per quarter from this account with no fee. More than four withdrawals per month will result in a \$10.00 fee per withdrawal. Signers and beneficiaries on this account mirror those indicated on your Regular Share Account under the same account number. This consent is optional, and you may opt out at any time.

Yes, I authorize LFCU to open a Stash. Save. Cash. account.

My signature below indicates that all information above is true and correct to the best of my knowledge and that I wish to enroll in the Stash. Save. Cash. Program.

\_\_\_\_\_  
Member Signature



131 River Street, Manistique, MI 49854



906.341.5866 or 888.341.5866 | Fax 906.341.6070



lfcu@limestonefederal.com

Leadership

Family

Community

United

**TRUTH-IN-SAVINGS DISCLOSURE**

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
ACCOUNT TYPE	RATE SCHEDULE				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
STASH SAVE	\$50.00 to \$1,000.00 5.00% / 5.10% \$1,000.01 or greater 0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$50.00	Average Daily Balance	Account limitations apply.

**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.

**Directors.** For IRA 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market, STASH EARN and STASH SAVE accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For STASH EARN and STASH SAVE accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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

**3. 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.

**4. 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 Savings, Club, Members Choice Checking, STASH EARN, STASH SAVE, and IRA accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings 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 Savings and Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Club, STASH EARN and STASH SAVE accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for

**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.

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.

**6. ACCOUNT LIMITATIONS** — For STASH EARN accounts, you may make no more than six (6) transfers and withdrawals each month from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Market accounts, you may make three (3) transfers or withdrawals from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Members Choice Checking accounts, you must meet four (4) of five (5) of the following requirements to receive Free Bill Payment: 1) receive e-statements; 2) have direct deposit; 3) utilize Internet Teller; 4) have an ATM or Debit Card; 5) have a Limestone Visa Credit Card. STASH EARN accounts deposits are limited to the following: 1) RoundUP Transfers. STASH EARN accounts must be enrolled in RoundUP to earn the higher dividend rate. Accounts that do not meet the required qualification will be earn the dividend rate and annual percentage yield for Savings accounts listed in the Rate Schedule. For STASH SAVE accounts, you may make no more than four (4) transfers and withdrawals from your account to another account of yours or to a third party per month. Transaction channels include preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. STASH SAVE accounts must have recurring monthly auto-transfers to earn the dividend rate and annual percentage yield listed in the Rate Schedule. Accounts that do not meet the required qualification will earn the dividend rate and annual percentage yield for Savings accounts listed in the Rate Schedule. For Savings, Club, IRA, Checking and Members Choice Checking accounts, no account limitations apply.

**7. 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.

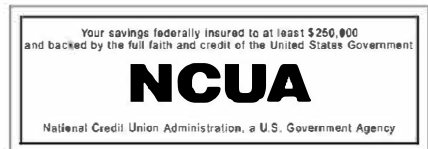
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

**8. 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

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

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



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