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## CLUB ACCOUNT DISCLOSURES

### **CHRISTMAS CLUB APPLICATION DISCLOSURE TERMS AND CONDITIONS**

Deposits accepted continuously. Payout occurs first week in November. Withdrawals from the Christmas Club account prior to November disbursement are subject to a \$10.00 account transfer fee.

### **VACATION CLUB ACCOUNT APPLICATION DISCLOSURE TERMS AND CONDITIONS**

Deposits accepted continuously. Two withdrawals per calendar year are allowed (selected by member). Additional withdrawals (each) are subject to a \$10.00 savings transfer fee.

### **ALL CLUB ACCOUNTS**

Metro pays dividends monthly, on the last day of the month. Dividends are declared on the 1<sup>st</sup> day of each month and are in effect until the last day of the month. The stated APY assumes interest remains on deposit. Interest begins to accrue on the day of deposit for both cash and noncash (checks) deposits. Account withdrawals, penalties, or fees may reduce earnings and the stated APY. Dividend rates are subject to change monthly. For current rates call (847) 670-0456.

Prerequisites: Primary Savings Account with a minimum balance of \$50.00. Refer to the "Truth-in-Savings Disclosure" for full details on savings account requirements.

Member Accounts in METRO Federal Credit Union are federally insured by the National Credit Union Administration, an agency of the Federal Government.