



PLATINUM ACCESS MONEY MARKET ACCOUNT

GENERAL INFORMATION: In the following agreement the words "YOU", "YOUR", "YOURS" AND "MEMBER" mean each and all of those (whether one or more persons) who are subject to the agreement(s) as a result of signing a Membership Application/Signature Card for this Account. The words "WE", "US", "OUR", "Credit Union" and "ECSFCU" mean the EAST COUNTY SCHOOLS FEDERAL CREDIT UNION.

MINIMUM BALANCE TO OPEN: A minimum initial deposit of \$2,500 is required to open a Platinum Access Money Market Account.

MAXIMUM BALANCE ALLOWED: This account has maximum deposit balance limitation of \$250,000 (balance cap) on any given day. Should your balance exceed the balance cap: the excess funds will automatically be transferred to your regular share savings account at the close of the business day.

MINIMUM WITHDRAWAL: The minimum you may withdraw is \$300.

DIVIDEND RATES: The Dividend Rate and Annual Percentage Yield (APY) are tiered. A tier is a range of balances. Different rates and APY's apply to the different tiers. When the Money Market Account BALANCE increases or decreases, even for one day, the entire Account balance is subject to the applicable Rate for that tier for that day. Balance fluctuations between tiers will result in a "Blended" Dividend Rate and APY for the month. Dividend Rates are subject to change without notice. You must maintain the minimum balance as disclosed on the Dividend Rates Sheet to obtain the Annual Percentage Yield as stated.

BALANCE COMPUTATION METHOD: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the Account each day. Dividends will begin to accrue on the business day you deposit non-cash (e.g.; checks) or cash items to your Account, if deposited before the close of business.

COMPOUNDING AND CREDITING: Dividends will be compounded monthly and will be credited monthly on the last day of the month.

TRANSACTION LIMITATIONS: This Account offers Share Draft (check) access. During any calendar month, you may not make more than six withdrawals or transfers from your Platinum Access Money Market Account to another Credit Union Account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by a share draft (check) written on this account. The date of your check will determine the calendar month that the check will be counted towards the transaction limitation. We may, at our discretion, but are not obligated to (nor shall we be liable for refusal to) pay any check presented that exceeds the six electronic withdrawal or transfer limitations for the month and you agree we may charge to your account a \$5.00 excessive preauthorized transaction service fee.

This is a limited Truth-in-Savings Disclosure and Account Agreement. For a complete copy of our Truth-in-Savings Disclosure for all accounts, please stop by our branch office or call us at 619-588-1515.