

**UNILEVER FEDERAL CREDIT UNION**  
**MONEY MARKET ACCOUNT**  
**IMPORTANT INFORMATION**

**Definition**

For the purpose of this document, the use of the terms “Money Market Account”, “Money Market Checking Accounts”, “Money Market Checks” and “Money Market Drafts” are used interchangeably and refer to our Money Market Account program, i.e. Credit Union money market checking accounts.

**Balances and Dividends**

Dividends and the annual percentage yield (APY) may change every month. The daily balance (day in – day out) computation method is used to calculate dividends on money market accounts.

You must deposit at least \$2,500 to open your money market account. There are no restrictions on subsequent deposits. If you close your account before dividends are paid, you will not receive the accrued dividends. The daily computation method is used to calculate dividends on money market accounts. Dividends are paid monthly and are credited to your account. Tiers are established based on required minimum amounts. You must maintain, each day, the minimum balance required for a Tier in order to earn the dividend rate for that Tier. If on any given day, your deposit balance falls below the minimum required for a Tier, your dividends will be determined at the rate of the appropriate lower Tier. If at any time during the month your balance drops below the \$2,500 minimum, you will not receive any dividend and your account will be subject to a fee listed in the Fee Schedule.

**Service Fees/Monthly Charges**

There are no per check charges, and there is no monthly service fee. There is an excess transaction fee set forth in the Fee Schedule for each transaction over six (6) during a month. If at any time during the month your balance falls below the \$2,500 minimum, your account will be subject to a fee listed in the Fee Schedule.

**Transactions Limitations**

Transaction limitations are required by federal regulation on accounts of this nature. During the month, you may not make more than six (6) withdrawals or transfers to another UFCU account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three (3) of the six (6) transfers may be made by check, draft or similar order to a third party. If you exceed the transfer limitation set forth above in any statement period, your account will be charged a fee set forth in the Fee Schedule for each transaction in excess of the above limitation and your account may be subject to closure by the credit union.

**Carbonless Copies**

Each draft written automatically produces a copy. Your monthly statement shows checks that have cleared your account. Paid checks are microfilmed and stored for 7 years. Copies can be obtained for a fee.

**Statements**

Statements are generated on a monthly basis. One statement provides details on all your Credit Union accounts including checking, savings, and loan accounts.

1/27/2014

### **Electronic Access**

Your money market account balance is available on Home Banking on the internet at [www.unileverfcu.org](http://www.unileverfcu.org) or call us at (800) 975-3328. You may inquire about paid checks, deposits, and account balances including your overdraft account balance. You also may transfer amounts to or from savings or make loan payments.

### **Line of Credit**

Lines of credit are available on this account. Contact your credit union representative for details about opening a line of credit.

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