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# GIDDY-UP MONEY MARKET SAVINGS PROGRAM DISCLOSURES

## General Account Information:

1. When you enroll in the Giddy-Up Money Market Savings Program, Credit Union of the Rockies will round-up the dollar amount of any/all debit card purchases associated with your checking account to the next whole dollar amount, and then transfer the amount in excess of the purchase amount from your checking account to your Giddy-Up Money Market account.
2. Credit Union of the Rockies will aggregate the rounded-up amounts from purchases that post to your checking account each business day and make a single transfer ("daily Giddy-Up transfer") at the end of the business day. If on a business day you don't have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round-up purchases posted on that business day and we cancel the "daily Giddy-Up transfer" for that day.
3. If your debit card purchase is subsequently cancelled or refunded, such as a returned purchase, the corresponding "daily Giddy-Up transfer" will remain in your Giddy-Up Money Market account. Credit or adjustment transactions will not be rounded-up.
4. Credit Union of the Rockies reserves the right to cancel or modify the Giddy-Up Money Market Savings Program at any time.
5. Only one Giddy-Up account is allowed per member account number. In the event that you have more than one member account number with Credit Union of the Rockies, you are only allowed one Giddy-Up Money Market account.
6. Minimum opening deposit: \$0.00
7. Minimum balance to avoid a service charge: \$0.00
8. Minimum balance to earn the stated APY: \$0.00

## Account Eligibility Requirements:

1. You must make at least five (5) debit card purchases per month.
2. You must be enrolled to receive *eStatements*.
3. You must have direct deposit (via ACH) of at least \$300.00 per month from your employer.

## Rate Information:

The dividend rate and annual percentage yield ("APY") for this account depend on the average daily balance in your account. The applicable dividend rate is paid on the entire balance in your account.

1. Please refer to Credit Union of the Rockies' most recent rate sheet for the current anticipated dividend rate and accompanying APY.
2. The dividend rate and accompanying APY may change at any time, at the sole discretion of Credit Union of the Rockies.
3. Dividends only accrue on balances up to \$500.00; any funds in the Giddy-Up Money Market Account exceeding \$500.00 do not earn dividends.

## Dividend Compounding and Crediting:

1. Dividends are compounded and credited monthly. The beginning date for each dividend period is the first date of each month, and the ending date is the last date of each month. The dividend declaration date is the last day of the dividend period.
2. If you close your membership or your Giddy-Up Money Market account before the dividends are credited, you may not receive the accrued dividends.

## Balance Computation Method:

1. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in your

Giddy-Up Money Market account for the dividend period. The average daily balance is calculated by adding up the balance in your account for each day of the dividend period and dividing that figure by the number of days in the dividend period.

2. Dividends will begin to accrue on the business day that the "daily Giddy-Up transfer" is posted to your account.

## Withdrawal Restrictions:

1. You are permitted one (1) withdrawal from your Giddy-Up Money Market savings account per calendar month at no charge. Subsequent withdrawals may incur a service charge - refer to the current fee schedule.
2. Credit Union of the Rockies reserves the right, at any time, to require members to give, in writing, no less than seven (7) days' notice of intention to withdraw the whole or any part of the amounts so paid in the member's Giddy-Up Money Market savings account.
3. No member may withdraw shareholdings that are pledges as required on secured loans without written approval, except to the extent that such shares exceed the member's total primary and contingent liability to Credit Union of the Rockies.
4. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to Credit Union of the Rockies if they are delinquent as a borrower, or if borrowers for whom they are a co-maker, endorser or guarantor are delinquent, without written approval.

## Transaction Limitations:

1. Deposits other than the "daily Giddy-Up transfer" and monthly dividend payouts are not permitted into your Giddy-Up Money Market savings account.
2. ATM/Debit Card purchases/withdrawals are not permitted out of your Giddy-Up Money Market account.
3. ACH deposits and withdrawals are not permitted into or out of your Giddy-Up Money Market account.
4. Funds in the Giddy-Up Money Market account cannot be used as overdraft protection for any other share account.
5. During any calendar month, you may not make more than six (6) withdrawals or transfers to another Credit Union of the Rockies account of yours or to a third party by means of telephonic or electronic instruction. If you exceed the transfer limitations set forth above in any calendar month, your account may be subject to closure by Credit Union of the Rockies.

## Other Terms and Conditions:

1. Changes in the terms and conditions of this account may be made at the discretion of Credit Union of the Rockies. We will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Membership Account Card, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule and Rate Sheet, which are incorporated by reference into this Disclosure.

## National Credit Union Share Insurance Fund:

Member accounts at Credit Union of the Rockies are Federally insured to at least \$250,000.00 by the National Credit Union Administration.