

**Money Market Disclosure Form**  
**High-Yield Money Market**

**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. For High-Yield Money Market 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 rates and yields as of the last dividend declaration date, which is set forth in the Share Rate Sheet. The High-Yield Money Market account is a Tiered Rate account. The ranges of balances and corresponding Dividend Rate and Annual Percentage Yield applicable to each account listed in the Share Rate Sheet. 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.

**2. Nature of Dividends.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Dividends are paid on the last day of the month and at account closing. 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 is monthly. 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 day of the calendar month and ends on the last day of the calendar month.

**4. Accrual of Dividends.** For High-Yield Money Market accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** To open any account you must have on deposit at least par value of one full share in an Ardent Savings account. The par value amount is \$5.00. There is a minimum opening deposit of \$5,000. The minimum daily balance requirement is \$5,000 to avoid a monthly service fee. The monthly fee is stated on the Fee Schedule. For High-Yield Money Market accounts, there is a \$5,000 minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Share Rate Sheet, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For High-Yield Money Market accounts, the depositor is permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. You may access your High-Yield Money Market Account via eBanking or Telephone Teller; however, ATM and Bill Pay access is not available.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each 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 or transfer. You may consult the Funds Availability Policy 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 Fee Schedule for current fee information.

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**2. Nature of Dividends.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Dividends are paid on the last day of the month and at account closing. 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 is monthly. 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 day of the calendar month and ends on the last day of the calendar month.

**4. Accrual of Dividends.** For Ardent Money Market accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** To open any account you must already have on deposit at least par value of one full share in an Ardent Savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Share Rate Sheet. For Ardent Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Share Rate Sheet, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Ardent Money Market Accounts, the depositor is permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. For Ardent Money Market Accounts, checks you write must be in amounts no less than \$250.00. Separate checks will be issued for your Ardent Money Market Account. You may access your Ardent Money Market Account via eBanking or Telephone Teller; however, ATM and Bill Pay access is not available.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 Funds Availability Policy 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 Fee Schedule for current fee information.