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Save to Win®
Truth in Savings Disclosure

Save to Win® Savings Account Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of January 1, 2025.

Dividend Rate & Annual Percentage Yield (APY)

Dividend Rate & Annual Percentage Yield: The dividend rate is 1.98% with an Annual Percentage Yield (APY) of 2.00%.

Rate Information: The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and annual percentage yield are variable and may change at any time as determined by the Credit Union. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Dividends will not be paid if the account is closed before dividends are paid. Withdrawals will reduce earnings.

Compounding & Crediting: Dividends on the Save to Win Account® will be compounded and credited to your account on a monthly basis.

Balance Computation Method: Dividends are calculated by the simple daily balance method, which applies a daily periodic rate to the balance in the account each day.

Qualifications

Membership Required: As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share:	\$5.00
Number of Shares Required:	1

Minimum Balance Requirements: There is no minimum balance requirement to open the Save to Win® Savings Account. A minimum balance of \$5.00 is required to earn the disclosed APY.

Savings Promotion Raffle: So long as your Save to Win® Account remains in good standing, for every \$25.00 increase in month over month balance, the account holder will earn one entry (up to 100 entries per month/300 entries per quarter/1200 entries per year) into the Save to Win® Savings Promotion Raffle. The Savings Promotion Raffle begins on January 1 of the current year and ends December 31. The Official Rules for the Savings Promotion Raffle can be found online at www.savetowin.org and are provided upon opening the account.

Account Limitations

No account limitations apply.

Fees

See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Additional Information

We reserve the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, nor will checks be paid after the account is closed. If the account is closed, you will forfeit any dividends that have not been credited to your account. A Kellogg Community Credit Union (KCCU) check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Contact a Kellogg Community Credit Union service representative for additional information, details, and enrollment instructions. Federally insured by NCUA.