

E M Federal Credit Union

50 W. Iron Avenue | Mesa, Arizona 85210 | (480) 633-4435

Truth-in-Savings Disclosure – Rate and Fee Schedule

Last Dividend Declaration Date: 12/31/2025

Dividend Rate and APY

Balance Tier	Dividend Rate	Annual Percentage Yield (APY)
Up to \$9,999.99	0.50%	0.502%
\$10,000.00 – \$49,999.99	1.00%	1.004%
\$50,000.00 – \$99,999.99	1.50%	1.508%
\$100,000.00 & up	2.00%	2.010%

Once your account balance qualifies for a tier, the dividend rate and APY for that tier apply to the **entire balance**.

The APY shows the total amount of dividends **paid on the account**, based on the dividend rate and the frequency of compounding for a 365-day period.

Variable Rate Accounts

- Dividend rates and APYs may change quarterly as determined by the Credit Union's Board of Directors.
- The APY is accurate as of the last dividend declaration date.

Compounding and Crediting

- Dividends are compounded quarterly and credited quarterly.
- The dividend period is a calendar quarter.
- The dividend declaration date is the date dividends are posted for the preceding period.

Effect of Closing an Account

- Accrued dividends will **not** be paid if you close your account before dividends are credited.

Minimum Balance Requirements

- Minimum deposit to open: \$5.00
- Minimum share to join: \$5.00
- To earn the disclosed APY, maintain a minimum daily balance of \$5.00.
- No dividends are earned for days the balance drops below \$5.00.

How Dividends Are Calculated

- Using the daily balance method, a daily periodic rate is applied to your account balance each day.

When Dividends Begin to Accrue

- Dividends start accruing on cash and non-cash deposits (e.g., checks) on the business day deposited.

Fees

- \$1.00/month for returned statements
- \$5.00/month after 1 year of inactivity (account classified as dormant)
- After 3 years of inactivity, remaining balances are sent to the Arizona Department of Revenue, Unclaimed Property Division

Nature of Dividends

- Dividends are paid from current income and available earnings, after required transfers to reserves.