



MEMBER HANDBOOK

**Money Market Select Account
and Money Market Select
IRA Account Addendum**

Effective March 2, 2015

FEDERALLY INSURED BY



PATELCO CREDIT UNION MEMBER HANDBOOK

Money Market Select Account and Money Market Select IRA Account Addendum

EFFECTIVE: March 2, 2015

Money Market Select Account and Money Market Select IRA Account

Limited to one Money Market Select Account and Money Market Select IRA Account per account number. No minimum deposit required to open an account.

Dividend rates and APYs are set weekly and can change more frequently at our discretion. For current rates and tiers, see the Initial Account Disclosure, available at our branches and on our web site. Dividends are credited and compounded monthly on the last day of the month. Interest is paid at tier rates on balances within each tier. Total interest paid is the sum from each tier.

You can make unlimited deposits to your regular Money Market Select Account. Contributions to and withdrawals from the Money Market Select IRA Account are subject to IRS limitations. Withdrawals from your Money Market Select Account are limited to six per month with the following exceptions: (1) in person at Credit Union branches, (2) by an authenticated electronic request (Call-24, Online Banking) to transmit a check, electronic transfer or wire transfer to you or a person you designate, and (3) by pre-authorized (ACH) transfer. If you violate these withdrawal or transfer limits, we can close the account and deposit the funds in a transaction account you are eligible to maintain (convert) or take away the transfer capabilities of this account. Funds in this Account (if it is not an IRA) are available for Overdraft Protection Plan. This account cannot be pledged as security for a loan.

The Money Market Select Account (non IRA) has an optional checking feature. The maximum number of checks that may clear an account is three (3) in any calendar month period. The number of checks you write will count against the six-per-month withdrawal limit established on this account. Should your Money Market Select Account have more than three checks clear in any calendar month period, we reserve the right to close the account or convert the account to a Checking Account without advance notice. The same check processing fees as disclosed for Patelco's Checking Account (such as NSF, Check Copies and Stop Payment) apply to checks written on the Money Market Select Account (see Fee Schedule). Patelco reserves the right to discontinue the Money Market Select Account and the Money Market Select IRA Account at any time without notice.



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