

DECATUR MEDICAL DENTAL CREDIT UNION

2721 N. Main St.
Decatur, IL 62526-3231
217-872-3789
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Each Share (savings) Account is a variable rate account, in which the dividend rate and annual percentage yield may change every quarter as determined by the credit union board of directors. **There is no limitation on the amount the dividend rate may change.**

The annual percentage yield is based on an assumption that dividends will remain in the account for twelve (12) months. A withdrawal will reduce earnings.

Dividends will be compounded quarterly and credited quarterly.

If you close your share account before dividends are credited for the then current quarter, you will not receive the accrued dividends for that quarter.

The minimum daily balance required to open a share account is \$10.00. You must maintain a minimum daily balance of \$10.00 in your account each day to obtain the annual percentage yield.

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

During any statement period, you may not make more than six withdrawals. If you exceed the 6 withdrawal limitation in any statement period, your account will be subject to closure by the credit union.

Sub accounts can be set up for any purpose: Christmas-Vacation-Insurance-Taxes-Bill Pay or for whatever you might want. They earn the same dividend as your regular account.

If you have any questions, please call on us. We are here for you!

<http://dmdcu.virtualcu.net>

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