

**PALISADES FEDERAL CREDIT UNION**  
 300 N. Middletown Road, Suite #6  
 Pearl River, NY 10965  
 (845) 602-4242 • Fax: (845) 602-4444

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

Name \_\_\_\_\_ Member Number \_\_\_\_\_

RATE SCHEDULE – SAVINGS AND CHECKING ACCOUNTS				
ACCOUNT TYPE	<input type="checkbox"/> Savings	<input type="checkbox"/> Special Savings	<input type="checkbox"/> Holiday Club	<input type="checkbox"/> Vacation
<b>DIVIDENDS</b> Dividend Rate/Annual Percentage Yield (APY)				
Dividends Compounded: Dividends Credited: Dividend Period:	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)	None Annually Annual (Noncalendar)	Monthly Monthly Monthly (Calendar)
<b>BALANCE REQUIREMENTS</b> Minimum Opening Deposit: Minimum Balance to Avoid a Service Fee: Minimum Balance to Earn the Stated APY: Balance Method to Calculate Dividends:	\$5.00 — \$50.00 Daily Balance	\$5.00 — \$50.00 Daily Balance	— — \$50.00 Daily Balance	— — \$50.00 Daily Balance
<b>ACCOUNT LIMITATIONS</b> (See Truth-in-Savings Disclosure)	Account transfer limitations apply.	Account transfer limitations apply.	Account withdrawal limitations apply.	Account transfer and withdrawal limitations apply.

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.