

**Addendum to Truth in Savings Disclosure effective date 6/1/2007 under checking accounts
page 23**

23. There is no monthly service fee for the MyChoice Checking Account. There is no minimum balance requirement for the MyChoice Checking Account.

The MyChoice Checking Account is a qualifying checking account that will pay a special dividend on balances up to \$25,000 based upon a split rate option. The actual checking balance for each day in the dividend period is determined, then you apply one predetermined rate for balances up to \$25,000 and one predetermined rate to balances greater than \$25,000. The daily dividend amount is stored for the dividend period then posted to the account as one total at the end of the dividend period. The special predetermined rates are subject to change at any time without notification. The dividend period is monthly and will be posted to the account at month end.

- a) To qualify for the special dividend, I must do all of the following:
- i. maintain a valid email address on the primary account record,
 - ii. elect to receive E-Statements without cancellation of the service,
 - iii. perform at least 10 signature debit or POS transactions per month (note: regular ATM cash withdrawals are excluded and signature debit transactions are only counted when posted against the account meaning authorizations will not count during any given month), and
 - iv. transact at least one ACH direct deposit, ACH debit, or Bill Payment per month on the MyChoice Checking account.
- b) Qualifying checking accounts will receive special dividend rates on the account and reimbursement of ATM fees for out-of-network charges (including internal FFCU ATM fees charged against the MyChoice checking account only), throughout a given month, up to a maximum of \$20.00 per month. ATM fees in excess of the \$20.00 per month fee will be assessed against the MyChoice checking account.
- c) For qualifying accounts, dividends are calculated using the method of day in to day out with no compounding. You determine the effective balance at the end of each day in the dividend period. You calculate the dividends separately for each day in the period, and then add the daily dividends together to determine the actual dividends for the period. Dividend calculations are based on a 365 day year. The daily dividend amount is not added to the share balance until actual dividends are posted for the specified dividend period.
- Note: This dividend calculation method is TISA (Truth-In-Savings Act) compliant.
- d) Non-qualifying checking accounts will not receive a dividend for the dividend period. Non-qualifying checking accounts will not receive reimbursement of ATM fees (including both foreign and on-us fees paid throughout the month).
- e) The MyChoice Checking Account is subject to all other terms and conditions applicable to all checking accounts set forth in your Deposit Account Agreement, Truth-In Savings Disclosure, Electronic Fund Transfer Disclosure, and Funds Availability Disclosure.