

**Mid Cities Credit Union  
Senior Account Disclosure  
Addendum to Truth In Savings Disclosure**

This addendum is in addition to Mid Cities Credit Union's Truth In-Savings Disclosure (About Your Credit Union Accounts). To open a Senior Account, "Silver Lining":

Must be 55 years or older.

**Minimum Balance and Deposit Requirements**

The minimum deposit required for you to open your *Silver Lining* Account is \$5. You must maintain the minimum balance of \$5 to obtain the Annual Percentage Yield stated on the Rate Schedule and to avoid closure.

**Balance and Rate Information** – Refer to Mid Cities Credit Union's Truth In-Savings Disclosure (About Your Credit Union Accounts).

**Dividend Compounding and Crediting**

Dividends will be compounded monthly and will be credited quarterly. For the Silver Lining Account the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period. The most recent dividend declaration date is reflected on the accompanying Rate Schedule.

**Transaction Limitations**

No more than six (6) preauthorized, automatic, online or telephonic transfers made to another account at the Credit Union or to a third party or no more than six (6) transfers or withdrawals made by check, draft, debit card or similar order payable to a third party may be made from each savings account or money market deposit account in any calendar month. If an Account Holder exceeds, or attempts to exceed, these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and the Credit Union may reclassify or close the account. Transfers initiated by telephone must be counted among the six (6) monthly transfers, except that there is no limit on the number of withdrawals paid directly to an Account Holder when initiated by mail, telephone or messenger. There are no limits on the number of withdrawals if initiated in person.

