



Thank you for opening an account with Elevations Credit Union.

If one or more of the accounts you have selected includes a monthly service fee, it can be waived with qualifying activity as outlined below:

Product	Monthly Service Fee	How to Avoid Monthly Service Fee
Peak Perks Checking	\$8.00	\$1,000 or more in direct deposits per month or 20 debit or credit transactions per month.
Summit Dividend Checking	\$10.00	\$10,000 or more in account balances, excluding certificates of deposit (CDs)

If applicable, interest earned on the selected account will be compounded and credited monthly. For interest bearing accounts, interest will begin to accrue on deposits on the business day they are posted to your account or your funds are available in the deposit account per our Funds Availability Policy. Early closure of an interest-bearing account may impact the Annual Percentage Yield (“APY”) Disclosed.

If the primary member on the account is under 18 years old, your account must also include a parent or guardian on the account.

For additional information, please review the following disclosures and information found in your Membership and Account Agreement packet:

- Truth in Savings
 - Transaction limitations
 - When interest begins to accrue, if applicable
 - How interest is calculated, compounded, and credited
- Product Rate Sheet
 - Applicable dividends and resulting Annual Percentage Yield (APY)
 - Minimum balance requirements to open the account, avoid any fees, and obtain the APY disclosed
- Fee Schedule
 - Optional services and related fees for your account
- Funds Availability Policy

We look forward to serving you and helping you meet your financial goals.

Elevations Credit Union