



PAHO/WHO Federal Credit Union  
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\*\*\*Wellness Builder Savings Account Truth in Savings Disclosure\*\*\*

**Rate Information:** The dividend rate and Annual Percentage Yield (APY) may change at any time, as determined by PAHO/WHO Federal Credit Union's Board of Directors. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on a share based on the dividend rate and frequency of compounding for an annual period. The dividend rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The actual dividend rate paid will be based on the Board of Directors' declaration of dividends for the applicable dividend period.

**Compounding and Crediting:** Dividends will be compounded monthly and credited to your account every month.

**Minimum Balance Requirements:** You must maintain a minimum daily balance of \$5 in your share account to obtain the disclosed Annual Percentage Yield.

A dividend shall apply to the balances based on the following tiers:

- \$5.00 to \$19,999.99
- \$20,000.00 to \$49,999.99
- \$50,000.00 or more

PAHO/WHO Federal Credit Union pays dividends on the full balance in the share at the dividend rate that corresponds to the applicable share balance tier. Therefore, during the dividend period, if the share balance fluctuates between tiers, dividends may be paid at varying dividend rates. These tiers and rates are subject to change.

**Balance Computation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends:** Dividends will begin to accrue on the business day you place on cash and noncash items (for example, checks) to your account.

**Transaction Limitations and Fees:** You may make one withdrawal per month. Each additional withdrawal will be subject to a fee. See fee schedule.

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

**Deposit Insurance:** Deposits are federally insured by the National Credit Union Share Insurance Fund up to \$250,000.

**Other Terms and Conditions:** E-statements are required to open this share account. Only one Wellness Builder Savings account per member.

