



Pioneer Package Checking Truth-in-Savings Disclosure

Rate information – You will not receive interest on this account.

Frequency of rate changes – Not Applicable

Determination of rate – Not Applicable

Compounding and crediting frequency – Not Applicable

Minimum balance to open the account – There is no minimum necessary to open this account

Minimum balance to obtain the annual percentage yield disclosed – Not Applicable

Daily Balance Computation Method – Not Applicable

Accrual of Interest on Non-Cash Deposits – Not Applicable

Forfeiture of Interest on Closed Accounts – Not Applicable

Fees-There is no monthly service charge fee associated with this account.

ATM Withdrawals-Unlimited free use of Pioneer Valley Federal Credit Union's ATM's. A total of up to six foreign (non- Pioneer Valley Federal Credit Union) ATM's can be used free of charge. After the sixth foreign ATM withdrawal the fee of the ATM used will apply.

Please see the Fee Schedule for additional fee information.

Insufficient Funds (Items Paid/Returned Unpaid) is \$25; Payment of ATM/one-time debit overdrafts requires opt-in. See membership agreement for minimum balance requirements.

