



## **XCLUSIVE MONEY MARKET ADDED**

### **ADDENDUM TO TRUTH-IN-SAVINGS DISCLOSURE**

#### **Effective June 10, 2019**

This Addendum, which is incorporated into and becomes part of the Truth-in-Savings Disclosure dated September 5, 2018, as amended, modifies the following:

- Section entitled Terms and Conditions Applicable to Dividends, Money Market Accounts (page 8), by adding the following to the end of the Section:

Xclusive Money Market Accounts: Dividend rates are established weekly. For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period. For example, January 31. Dividends compound monthly and will be calculated on balances meeting specified minimum balance requirements to earn dividends based upon your current rate sheet and will be credited on the last day of the month. If I close my account before dividends are credited, I will not receive accrued dividends.

- Section entitled Terms and Conditions Applicable to Specific Accounts: Money Market Accounts (page 15), by:
  - Updating item 1 with the following:
    1. I understand that you offer three types of money market accounts: Prime Money Market, Executive Money Market and Xclusive Money Market Accounts.
  - Updating item 5 with the following:
    5. I understand that the Prime Money Market, Executive Money Market Account, and Xclusive Money Market have check-clearing privileges.
  - Adding the following at the end of the Section:
    10. For the Xclusive Money Market Account, source of funds of deposit(s) made into the account may not be from an existing Xceed Financial Federal Credit Union account. Limit one Xclusive Money Market Account (Account) per membership. The maximum balance on the Account is \$500,000. Limit one Xclusive Money Market Account (Account) per membership. The maximum balance on the Account is \$500,000. In the event that the Account balance exceed such applicable maximum limit, the Credit Union is authorized by the Account owner to transfer the full excess deposit balance to the regular savings account under the same membership. The Account is a promotional product and may be

discontinued at any time. In addition, Credit Union reserves the right, at any time, with no advance notice, at the Credit Union's sole discretion, to no longer allow additional deposits to be made into the Account. This Account is not available as a business product.

**ADDENDUM TO  
ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE**

**Effective June 10, 2019**

This Addendum, which is incorporated into and becomes part of the Electronic Services Agreement and Disclosure dated September 5, 2018, as amended, modifies the following:

- Section entitled Xceed On-Call Electronic Telephone Banking, Limitations (page 23), by adding the following to the end of the Section:
  8. Transfers to Xclusive Money Market Accounts are restricted.
  
- Section entitled Xceed Online Banking, Limitations (page 25), by adding the following to the end of the Section:
  4. Internal Transfers to Xclusive Money Market Accounts are restricted.