

CU Thrive Account

CU Thrive rates are fixed for the full term (12 months) of the account opening. You may schedule transfers up to \$500 (minimum \$5.00) each month from a Hanscom FCU checking account to a CU Thrive account. Amount or date of the transfer may be changed during the term.

Dividends are compounded monthly and will be credited to your balance on the last day of the month. The Annual Percentage Yield (APY) is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

You may not withdraw any principal from your CU Thrive account prior to maturity without incurring a substantial penalty. We will impose an early withdrawal penalty in the amount of 90 days' dividend on the amount withdrawn. Penalties may reduce the investment below the principal held at the beginning of the current term.

On the anniversary date of when the CU Thrive account was opened, all accrued savings plus earned dividends will be transferred into your primary savings account. Funds are available the next business day.

There is no administration fee for the CU Thrive account. A CU Thrive account may be closed prior to maturity without incurring a penalty under the following circumstances: death of the prime owner/member; the prime member becomes incompetent or permanently disabled; voluntary or involuntary liquidation of the Credit Union; after the close of a dividend period in which the owner's Credit Union membership was terminated under Article II, Section 5 of the Bylaws.



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