



## TRUTH-IN-SAVINGS ADDENDUM

### Relationship Banking

**Qualification for Relationship Banking:** Individual members must maintain \$100,000 or more in personal share accounts to qualify for Relationship Banking products.

**Relationship Banking Member Fee Waivers:** The following Hanscom FCU initiated fees will be waived for members of Relationship Banking:

- ATM Transaction Fee (ATM fees may be incurred from out-of-network financial institutions)
- NSF Fee - Paid Item Overdraft Fee
- NSF Fee - Returned Item Fee
- Stop Payment Fee
- Official Check Fee (any amount)
- Incoming or Outgoing Domestic Wire Transfer Fee
- Statement or Check Copy Fee

### HANSCOM DIRECT CHECKING ACCOUNT

**Minimum to Open:** \$25.00

**Monthly Fee:** \$25.00

#### **Minimum Balance or Transaction Requirements to Waive Monthly Fee:**

To avoid a monthly maintenance fee, you must maintain:

- a minimum balance of \$5,000 OR
- a direct deposit OR
- an automatic withdrawal

**Minimum Balance to Earn Dividends:** \$0.01

**Rate Structure:** Variable rate account (please see current rate sheet for tier structure and effective rates)

### HANSCOM DIRECT SAVER ACCOUNT

**Minimum to Open:** \$25.00

**Monthly Fee:** \$0.00

**Minimum Balance to Waive Monthly Fee:** \$0.00

**Minimum Balance to Earn Dividends:** \$0.01

**Rate Structure:** Variable rate account (please see current rate sheet for tier structure and effective rates)

**Account Requirements:** Must have a Hanscom Direct Checking

### HANSCOM DIRECT CONNECT CERTIFICATE

**Minimum to Open:** \$1,000.00

**Monthly Fee:** \$0.00

**Minimum Balance to Waive Monthly Fee:** \$0.00

**Minimum Balance to Earn Dividends:** \$0.01

**Rate Structure:** Variable rate term certificate account

The Hanscom Direct Connect Certificate rate is based on the Federal Reserve Bank's Federal Funds Target Rate (FFTR). When the Fed Funds rate changes, the credit union will make the new rate effective on your account within or on the second business day after the announcement. The dividend rate is the FFTR and plus/minus percentage (basis points) determined by the term of the account. Refer to the credit union's official rate sheet for specific dividend rate information. This account will automatically renew at maturity unless we receive written notice from you within the grace period mentioned below. (Note: Upon the automatic renewal of your Hanscom Direct Connect Certificate, your account will automatically renew into a Hanscom Direct Connect Certificate of the same term at the rate in effect on the maturity date; however, if that term is not available, your Hanscom Direct Connect Certificate will renew to next longest term offered.) You can prevent renewal if you mail notice to us at least 30 calendar days before maturity. See account terms for additional information.

**Account Requirements:** Must have a Hanscom Direct Checking

### HANSCOM DIRECT TERM CERTIFICATE

**Minimum to Open:** \$1,000.00

**Monthly Fee:** \$0.00

**Minimum Balance to Waive Monthly Fee:** \$0.00

**Minimum Balance to Earn Dividends:** \$0.01

**Rate Structure:** Fixed rate term certificate account

This account will automatically renew at maturity unless we receive written notice from you within the grace period mentioned below. (Note: Upon the automatic renewal of your Hanscom Direct Term Certificate, your account will automatically renew into a Hanscom Direct Term Certificate of the same term at the rate in effect on the maturity date; however, if that term is not available, your Hanscom Direct Term Certificate will renew to next longest term offered.) You can prevent renewal if you mail notice to us at least 30 calendar days before maturity. See account terms for additional information.

**Account Requirements:** Must have a Hanscom Direct Checking