



## 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 and services. If a member enrolled in Relationship Banking has a total share account balance that falls below the \$100,000 minimum for a continuous period of 90 calendar days, Hanscom FCU reserves the right to convert such member's existing Relationship Banking products to those that do not require a minimum balance but that fall outside of the Relationship Banking benefits. Any open Relationship Banking Term Certificates will maintain their current dividend rate until maturity. If, at the time of renewal, a member is no longer a qualified Relationship Banking Member, such member's Term Certificate (if any) will roll into the most closely related Term Certificate product at the current standard dividend rate.

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

- 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
- Incoming/Outgoing Domestic Wire Transfer Fee
- Stop Payment Fee
- Official Check Fee (any amount)
- Statement or Check Copy Fee
- You may order one box *at a time*, of Hanscom Custom Duplicate checks via standard delivery, at no cost

### **HANSCOM DIRECT CHECKING ACCOUNT**

**Minimum to Open:** \$25.00

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

**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

**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

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

**Monthly Fee:** \$0.00

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

**Account Requirements:** Must have an active Hanscom Direct Checking

### **HANSCOM DIRECT CONNECT CERTIFICATE**

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

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

**Monthly Fee:** \$0.00

**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.

**Note:** Upon the automatic renewal of your Hanscom Direct Connect Certificate, your account will 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 shortest 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 an active Hanscom Direct Checking

### **HANSCOM DIRECT TERM CERTIFICATE**

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

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

**Monthly Fee:** \$0.00

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

This account will automatically renew at maturity unless we receive written notice from you.

**Note:** Upon the automatic renewal of your Hanscom Direct Term Certificate, your account will 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 the next shortest 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 an active Hanscom Direct Checking

### **DIRECT EARLY ACCESS CERTIFICATE**

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

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

**Monthly Fee:** \$0.00

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

This account will automatically renew at maturity unless we receive written notice from you.

**Note:** The Direct Early Access Certificate includes a special penalty-free offer that is not available for rollover at maturity. When this Certificate matures, the funds and dividends will automatically be renewed to the next shortest-Term Certificate offered, which may include withdrawal penalties. You can prevent renewal if you mail notice us at least 30 calendar days before maturity. See account terms for additional information.

**Account Requirements:** Must have an active Hanscom Direct Checking