

## IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from  
**Gateway Metro Federal Credit Union**  
1001 Pine Street  
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### GENERAL SHARES ACCOUNT & STARTING LINE ACCOUNT

**Rate Information** -The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change at any time.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend Period**-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 same as the ending date of a dividend period, and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. **Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance to open**-The minimum balance required to open this account is \$5.

**Minimum balance to obtain the disclosed annual percentage yield**-You must maintain a minimum daily balance of \$101 in your account each day to obtain the disclosed annual percentage yield.

**Addition limitations**-You may make unlimited additions into your account.

**Transfer Limitations**-During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

### SHARE DRAFT I ACCOUNT

**Minimum balance requirements**-No minimum balance requirements apply to this account.

**Addition limitations**-You may make unlimited additions into your account.

### SHARE DRAFT II ACCOUNT

**Rate Information**-The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change monthly.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend Period**-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 same as the ending date of a dividend period, and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance to open**-The minimum balance required to open this account is \$500.

**Addition limitations**-You may make unlimited additions into your account.

**Minimum balance fee**-If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$15 once during the statement cycle.

### SHARE DRAFT III ACCOUNT

**Rate Information**-The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change monthly.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend period**-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 same as the ending date of a dividend period and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. **Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance to open**-The minimum balance required to open this account is \$1,500.

**Addition limitations**-You may make unlimited additions into your account.

**Minimum balance fee**-If, during any month, your account balance falls below the required minimum balance, your account will be subject to a minimum balance fee of \$15 once during the statement cycle.

### GATEWAY MONEY MARKET FUND ACCOUNT

**Rate Information**-The dividend rates for this account are determined at the discretion of the board of directors. **Tier 1**- As of the last dividend declaration date, if your daily balance was \$100,000 or more, the dividend rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 2**- As of the last dividend declaration date, if your daily balance was \$50,000 or more, but less than \$100,000, the dividend rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 3**- As of the last dividend declaration date, if your daily balance was \$25,000 or more, but less than \$50,000, the dividend rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 4**- As of the last dividend declaration date, if your daily balance was \$10,000 or more, but less than \$25,000, the dividend rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 5**- As of the last dividend declaration date, if your daily balance was \$1,000 or more, but less than \$10,000, the dividend rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rates and annual percentage yields may change at any time.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded daily.

**Dividend Period**-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 same as the ending date of a dividend period, and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance to open**-The minimum balance to open this account is \$1,000.

**Minimum balance to obtain the disclosed annual percentage yield**-You must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield.

**Addition limitations**-You may make unlimited additions into your account.

**Transfer limitations**-During any statement period, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

**Fees and charges**-If, during any statement cycle, you make more than three withdrawals or transfers by check, draft, or similar order to a third party, your account will be charged \$15 per withdrawal.

### FUNDS AVAILABILITY POLICY FOR SHARE DRAFT I, SHARE DRAFT II, SHARE DRAFT III AND MONEY MARKET FUND ACCOUNTS

This describes your ability to withdraw funds at Gateway Metro Credit Union.

**Your Ability To Withdraw Funds**-Our general policy is to allow you to withdraw funds deposited in your account on the first business day after we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

**Determining the Availability of A Deposit**-The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 5 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

**Same-Day Availability**-Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

**Next-Day Availability**-Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire transfers.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit or deposit at an ATM), funds from these deposits will be available on the second business day after the day we receive your deposit.

**Check Deposits**-The first \$200 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a local check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

**Special Rules For New Accounts**-If you are a new member, the following special rules will apply during the first 90 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

**Holds On Other Funds**-If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdraw immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time period that are described elsewhere in this disclosure for the type of check that you deposited.

**Longer Delays May Apply**-We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.

·You deposit checks totaling more than \$5,000 on any one day.

·You deposit a check that has been returned unpaid.

·You have overdrawn your account repeatedly in the last six (6) months.

·There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

**Deposit At Non Proprietary ATMs**-Funds from any deposits (cash or check) made at automated teller machines (ATMs) we do not own or operate will not be available until the third business day after the date of your deposit. This rule does not apply at ATMs that we own and operate. All ATMs that we own or operate are identified as our machines.

**ACH & WIRE Transfers**-This agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfer as adopted in the state in which you have your account with us, or as adopted in New York if that state has not adopted UCC 4A. If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your period statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The credit union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution.

#### IRA CONTRIBUTION ACCOUNT

**Rate Information**-The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change at any time.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Crediting frequency -Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend Period**-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 same as the ending date of a dividend period, and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account. **Minimum balance to open**-The minimum balance required to open this account is \$25.

**Addition limitations**-You may make unlimited additions into your account.

**Transfer limitations**-During any statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of pre authorized or automatic payment or transfer, telephonic order or instruction, or home computer terminal transfer. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure.

#### HOLIDAY CLUB ACCOUNT

**Rate Information**-The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change at any time.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account annually.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend Period**-For this account type, the dividend period is annually. For example, the beginning date of the first dividend period of the calendar year is October 1, and the ending date of such dividend period is September 30. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period, and for the example above is September 30.

**Effect of closing an account**-If you close your account before dividends are paid, you will not receive the accrued dividends.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance requirements**-No minimum balance requirements apply to this account.

**Additional limitations**-You may make unlimited additions into your account.

#### LOONEY TUNES ACCOUNT

**Rate Information**-The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was \_\_\_\_% with an annual percentage yield of \_\_\_\_%. The dividend rate and annual percentage yield may change monthly.

**Nature of dividends**-Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**Crediting frequency**-Dividends will be credited into this account monthly.

**Compounding frequency**-Dividends will be compounded monthly.

**Dividend Period**-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 declarations date is the same as the ending date of a dividend period, and for the example above is January 31.

**Daily balance computation method**-Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on non cash deposits**-Dividends will begin to accrue on the business day you place non cash items (for example, checks) into your account.

**Minimum balance to open**-The minimum balance required to open this account is \$5.

**Minimum balance to obtain the disclosed annual percentage**

**yield**-You must maintain a minimum daily balance of \$5 in your account each day to obtain the disclosed annual percentage yield.

**Addition limitations**-You may make unlimited additions into your account.

**Transfer Limitations**-During any statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre authorized or automatic payment or transfer, or telephonic order or instruction, or home computer terminal transfer. No more than three of the six transfers may be made by check or draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure.

#### COMMON FEATURES

**Bylaw Requirements**-You must complete payment of one share into your Share Savings account(s) as a condition of admission to membership. The par value of a share is \$5.

**National Credit Union Administration Insurance**-This credit union is federally insured by the National Credit Union Administration.

**Limits and Fees**-Please refer to Gateway Metro Credit Union's cost account schedule for fees and limitations.