

Account Number: \_\_\_\_\_

Print Member's Name: \_\_\_\_\_

Print Joint Owner's Name: \_\_\_\_\_

**Terms & Conditions**

**This Money Market Account is offered under the following terms and conditions:**

1. Account holder(s) must maintain a minimum balance of **\$2,500.00** each day in order to obtain the advertised money market dividend rate.
2. Dividends will be declared and paid monthly. Dividends are calculated on the actual daily balance in the account and will be credited on the last day of each month.
3. There is a **\$500.00 minimum** deposit or withdrawal limitation. Non-cash deposits received for credit to your account are subject to availability and final payment.
4. A total of three (3) electronic funds transfers are permitted on this account each month. Any additional transfer request of this type will be declined.
5. There is no limit on the number of transactions made in person, by mail, by night deposit, or by phone call.
6. This account is not a mutual fund or investment security. It is a special Savings Account.
7. This account is not transferable except upon the books of the credit union.
8. The credit union reserves the right to change terms and conditions upon which this account is offered. Account holder(s) will be given reasonable notice before any changes become effective.

**DEPOSIT ACCOUNTS ARE INSURED UP TO \$250,000 BY THE NATIONAL CREDIT UNION  
ADMINISTRATION (NCUA), AN AGENCY OF THE FEDERAL GOVERNMENT**

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Owner's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

FiCare MSR's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

FiCare Federal Credit Union is hereby authorized to recognize any of the above signatures for the payment of funds or the transaction of any business on this account. The joint owners of this account agree with each other and with the credit union that all sums now paid in on shares or hereafter paid in on shares by any or all said joint owners, together with all accumulations thereon, shall be owned by them jointly with the right of survivorship. These funds shall be available for withdrawal or receipt by any of the joint owners and payment to any of them or their survivor(s) shall be valid and discharge the credit union from any liability for such payment.

The right or authority of the credit union under the Agreement shall not be changed or terminated by said owner(s) except by written notice to the credit union, which shall not affect prior transactions.