## **Savings Plus Account**

When you take advantage of any of our great checking accounts, you get access to our high yield Savings Plus account that helps maximize your savings. This account earns a higher dividend rate than our regular Savings account and it provides the flexibility to earn a great dividend rate on the disclosed annual percentage yield without locking up your funds. It's a steady and secure way to grow your savings with the peace of mind that your funds are federally insured up to \$250,000.

Higher earnings on a Savings Plus account are paid monthly on balances up to \$5,000, and there are no monthly service fees or minimums. Combined with automatic ways to save and our top-rated money management app, the Savings Plus account allows you to grow your savings faster with a higher rate without the risk.

## **Savings Plus Account Details**

Checking Account Required	Yes; Limit one Savings Plus per consumer account only.
Minimum Opening Deposit	\$0.00
Minimum Balance Requirement	\$0.00
Dividends Paid	Deposits of \$0.01 to \$5,000.00 will earn dividends at a higher rate than a standard share savings account. Balances of \$5,000.01 or more will earn dividends at the standard share savings account rate.
Dividend Period	Monthly
Dividend Calculation	Dividends calculated from date-of-deposit to date-of-withdrawal
Compounding and Crediting	Dividends will be compounded daily and will be credited monthly
Deposits & Withdrawals	Unlimited deposits and in-branch or ATM withdrawals
Overdraft Protection Transfers	Limits apply - See Electronic Transfer Limit
Electronic Transfer Limit	Only six (6) transactions allowed per month via debit card, ACH, overdraft protection, or by phone with a team member. Unlimited withdrawals or transfers permissible via online banking, mobile banking, automated telephone, ATM or branch.
Available Services	<ul> <li>Direct Deposit and Payroll Deduction</li> <li>Mobile, online and telephone banking</li> <li>Bill Pay with access to P2P</li> <li>Notary Services</li> <li>Electronic statements and notices</li> </ul>
NCUA Insured	Funds insured by NCUA. Combined total of accounts for the primary member will be insured up to \$250,000.

## **Get Started**

New members are required to open a <u>Share Savings Account</u> to establish membership and a <u>Checking account</u> to gain access to the Savings Plus Account. You may open your accounts:

- ✓ Online at <u>AdditionFi.com/Apply</u>
- ✓ By calling 407-896-9411 or 800-771-9411
- ✓ Visiting your nearest branch by scheduling an appointment online at <u>AdditionFi.com/Appointment</u>





