

**Money Market Advantage, effective January 1, 2024:**

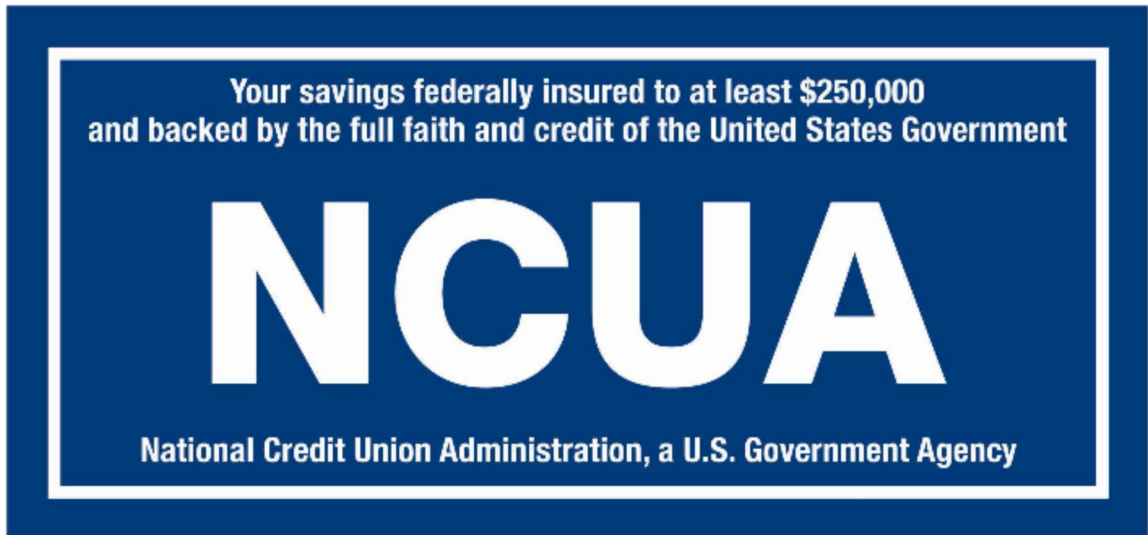
Minimum deposit/balance	Annual Percentage Yield (APY)	Dividend rate
\$25,000.00	3.25%	3.20%

Money Market Accounts may be charged an early withdrawal fee of \$5 from the Money Market account for each withdrawal exceeding one (1) per month.

**Nature of Dividends:** Dividends are paid from the credit union's current income and available retained earnings after required transfers to reserves at the end of the dividend period.

**Dividend Compounding and Crediting:** Dividends are compounded and credited monthly. The Dividend Period is the period at the end of which an account earns dividend credit and begins on the first calendar day of the month. The Period ends on the last calendar day of the month. Dividends will begin to accrue on the business day on which deposits of cash and/or non-cash items (e.g. checks) are made to the account. If the account is closed before accrued dividends are credited, accrued dividends will not be paid for the last dividend period.

**As a condition of membership, each member accountholder agrees to the terms of this Disclosure, further acknowledging that PAFCU may modify dividend rates; and/or add, modify, or discontinue product and service offerings and related prices contained in the schedule at any time.**



Deposits with PAFCU are federally insured by the National Credit Union Administration (NCUA) share insurance fund up to \$250,000.

Details on how the share insurance works can be found at the following web site:  
<https://www.mycreditunion.gov/share-insurance>