



MONEY MARKET TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE RATE DATE: 09/05/2025

Member Number:		Member Name:			EFFECTIVE OPEN DATE: Account type:				
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT / TRANSACTION LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Horizon Focus	See Rates	Daily	Monthly	Monthly	\$100.00	None	\$2,500.00	Daily Balance	See Account Disclosure for additional details
High Yield Money Market	See Rates	Daily	Monthly	Monthly	\$25,000.00	None	\$25,000.00	Daily Balance	See Account Disclosure for additional details
Horizon Vision	See Rates	Daily	Monthly	Monthly	\$25,000.00	None	\$0.01	Daily Balance	See Account Disclosure for additional details

MONEY MARKET ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are Money Markets.

1. RATE INFORMATION — The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union's Board of Directors.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that Horizon Credit Union anticipates paying for the applicable dividend period.

3. BALANCE INFORMATION — Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The daily balance is the balance in the account at the end of each day. The period we use is the calendar month.

4. ACCRUAL OF DIVIDENDS ON NONCASH DEPOSIT — Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. ACCOUNT LIMITATIONS — There are no account limitations.

6. TRANSACTION LIMITATIONS — We reserve the right to 1) require you to notify us of your intention to withdraw current funds on deposits from this account and 2) disburse to you any requested funds on deposit within a reasonable time, including but not limited to a minimum of 7 days (excluding weekends and holidays) from the date of notice of intention to withdraw funds.

For Focus and High Yield Money Markets: \$100 minimum deposit and withdrawal required per transaction

7. MEMBERSHIP — You must complete a payment of a \$20.00 membership fee as a condition of admission to membership if 18 years of age and older. For other fees see our Common Fee Schedule.

The rates and fees appearing with this schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have questions or require current rates and fee information on your accounts, please contact the Credit Union.



Mailing and Contact Information:

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