



# ADVANTAGE CHECKING ACCOUNT

## SAVE, PAY, & PLAY PROMOTION

(Offer valid only for Dallas Fort Worth residents within ZIP codes 75001-76670.)

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### IMPORTANT INFORMATION ABOUT YOUR SKYONE FEDERAL CREDIT UNION ALL-IN-ONE DISCLOSURE:

The following new Advantage Checking Account information applies to page 16 of the Truth in Savings section of the SkyOne All-In-One Disclosure dated August 1, 2022.

**Rate Information:** The minimum balance required to earn dividends is:

\$2,500-\$25,000.00 to earn 4.00% APY;

\$25,001 and above to earn 2.00% APY.

Fees may reduce earnings on the account. The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and Crediting:** Dividends will be compounded every month. Dividends will be credited to your account every month.

**Minimum Balance Requirements:** The minimum balance required to open this account is \$20.00. You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield for the first tier. This account offers a tiered dividend rate.

**Transaction Limitations:** No transaction limitations apply to this account.

**Fees and Charges:** Please refer to the Schedule of Service Charges at [www.SkyOne.org/Fee-Schedule](http://www.SkyOne.org/Fee-Schedule) for additional information about charges.

**Electronic Services:** Upon approval of a member's request for a Checking Account, the Credit Union will automatically send the member and joint owner(s) a SkyOne ATM/VISA® Check Card and will set up Telephone Banking and Online Banking access.