



Rainy Day Savings Account Terms and Conditions

Federally insured by the NCUA

Rate Information - The interest rate and annual percentage yield may change at any time, as determined by the credit union. **Rates accurate as of 6/26/26**

Minimum Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 - \$500.99	6.766%	7.00%
\$501 - \$1,000.99	4.879%	7.00% - 5.00%
\$1,001 and up	0.05%	7.00% - 0.05%

Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account or convert it to another product before interest is credited; you will not receive the accrued interest.

Minimum balance requirements - The minimum balance required to open this account is \$25.00. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Deposit requirement - A minimum \$25.00 monthly automatic transfer from a St. Mary's Bank checking or from an ACH direct deposit is required. If at any time the automatic transfer or ACH direct deposit falls below \$25.00 monthly or is cancelled or terminated; the account shall be converted to our standard statement savings product.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Transaction limitations - During any statement period, you may not make more than one withdrawal or transfer to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by debit card or similar order to a third party. If you exceed the transfer limitation set forth above, your account will be assessed a \$2.00 fee per withdrawal and the transaction can only be performed at a St. Mary's Bank branch or by calling our Member Contact Center at 1-888-786-2791.

Additional terms and conditions that apply to this account can be found in our Information Concerning Your Personal Accounts brochure.