

IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

St. Paul Federal Credit Union
1330 Conway St., Ste 200
Saint Paul, MN 55106-5856
(651)772-8744

NON-DIVIDEND CHECKING (\$10)

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Addition limitations - You may make an unlimited number of additions into your account.

Par value of a share: The par value of a share is \$10.00.

Bylaw requirements - You must complete payment of one share(s) into your savings account(s) as a condition of admission to membership. If you do not complete payment of at least one share(s) into your savings account(s) within ninety days of admission to membership, then you may be terminated from membership at the end of the dividend period in which the time elapses.

If the balance in your savings account(s) falls below the par value of one share and you do not increase the balance to at least that amount within 90 days of the reduction, you may be terminated from membership immediately.

If the balance in your share savings account falls below \$10.00, you will be considered an inactive member and will not be eligible for member services as long as the balance remains below \$10.00. If the balance in your share savings account falls below \$10.00, you may be terminated from membership within 90 days.

No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the credit committee or a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholding below the amount of his or her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is comaker, endorser, or guarantor are delinquent, without the written approval of the credit committee or loan officer.

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.