

OUR TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

(Continued)

**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.

**3. Dividend Compounding and Crediting:** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the rate schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar of the period.

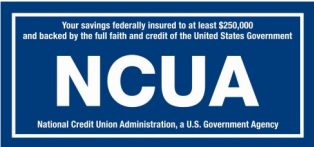
**4. Accrual of Dividends:** For Main Share, Sub and IRA Accumulation Accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information:** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Main-Share, Sub, Christmas and IRA Accumulation Accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Main Share, Sub, Christmas and IRA Accumulation accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Christmas, Vacation and Back to School Club Accounts:** Account balances will be transferred to your Main Share Account upon maturity.



Your savings are insured to \$250,000  
NCUA - National Credit Union Administration,  
U.S. Government Agency



Our financial support products help our members meet their long-term financial goals and build a **BRIGHT FUTURE!**

JOIN the EMPLOYEES OF

- B & J Auto Sales
- City of Kingwood
- DTEC, LLC
- Everhart Brown & Associates
- JNB Services
- Members and Employees of the Wesley United Methodist Church
- MCR, Inc.
- Mountaineer Gas, Kingwood
- Preston County Board of Education
- Preston County Commission
- Preston Machine
- Preston Memorial Hospital
- Reach Creative Marketing
- Stone Paving, LLC
- Stone Asphalt, LLC
- Tri-State Insurance Group
- Total Family Care
- Tucker County Board of Education
- Wagner's HVAC
- Warrior Oil & Gas
- WV Caring
- Valley Fuel



It's really the JOURNEY.



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Kraig A. Whitehair- MNMLS #802271  
Preston Federal Credit Union NMLS ID #790272



We care about your  
life's JOURNEY & your  
life's COMPASS.



At Preston Federal Credit Union we proudly serve employees, volunteers and family members from various businesses in Preston and Tucker Counties.

Your Board of Directors

Rosemary Houser, President

Robert Sypolt, First Vice President

Brad Martin, Second Vice President

Ervin Fink, Treasurer

Shari Walker, Secretary

Your Staff

Cheri Wooten, CEO

Kraig Whitehair, Assistant Manager

Kellie Hardesty

Jenny Cramer

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OUR MISSION



Established in 1978, we pride ourselves on superior service, and we care about your financial journey. We are committed to offering a range of every day financial products designed to meet our members financial needs throughout their lifetime.

Benefits for PFCU Members:

Savings, CD's & IRAs:

A variety of savings accounts to help meet your short and long-term savings goals.

Credit Cards:

A personal MyCUCard credit card with no annual fees, fraud protection an more. Appy now!

Mortgage Loans:

Offering members mortgage loans through partnership with MyCUMortgage.

Share Draft Checking:

A premiere checking account designed to meet your day-to-day financial needs.

Member Loans:

From auto loans to CD secured loans, we have a variety of loans to meet your personal needs.

Student Loans:

Get the money you need for school with a student loan from Preston Federal in partnership with Sallie Mae ®.

Mobile Banking:

For those on the go, we've added Mobile Banking broadening our list of convenient customer services.

WHY JOIN PRESTON FEDERAL CREDIT UNION

HOW YOU BENEFIT WITH US!

REGULAR SHARE SAVINGS:

This is a basic savings account which can be used to start your savings. The minimum amount to open this account is \$5.00. The minimum balance must remain in this account

to keep your credit union membership active. Our Regular Share Savings rate applies. Funds are available for withdrawal with no interest penalty.

SUPER SAVERS SAVINGS:

This account requires a minimum balance of \$2,500.00 or more to open and receive our Super Saver rate of interest. Interest rates for this account are determined by the account balance.

CHRISTMAS CLUB SAVINGS, VACATION CLUB SAVINGS, BACK TO SCHOOL SAVINGS:

Your account pays our Club Account rate of interest. Minimum amount to open this account is \$5.00. Regular periodic deposits can be made in person or through payroll deduction plan. We will automatically transfer the balance in your Christmas, Vacation Club or Back to School account into your Share Account.



& FREE CHECKING MAKES PERFECT SENSE

- It pays you interest.
- You pay only for your checks.
- No minimum fees charged on your account.
- No minimum balance required.
- FREE Visa Check Card & ATM Service.
- Interest is calculated on your daily balance.
- Remote deposit Capture.
- Free on-line Bill Pay.
- Mobile App for Apple & Android.

Thomas, West Virginia



OUR SHARE SCHEDULE

The Share Schedule listed below is provided for your information about Accounts available. The account and terms applicable to your specific account at the Credit Union are provided on our website. The Credit Union may offer, make available other rates for these accounts from time to time.

ACCOUNT	MAIN SHARE	SUB SHARE
DIVIDENDS		
Dividend Rate/Annual Percentage Rate	—	—
Dividends Compounded	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly
Dividend Period	Calendar Quarter	Calendar Quarter
Minimum Open Requirements	\$5.00	\$2,500.00
Minimum Balance to Avoid Service Fee	—	—
Minimum Balance to Earn the Stated APY	\$300.00	\$100.00
Balance Method	Daily Balance	Daily Balance
Account Limitations (See Item 6)	—	—

OUR TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES:

1. **Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend and frequency of compounding for an annual period. For Main Share, Sub, & IRA Accumulative accounts, the Dividend Rate and Annual Percentage Yield may vary at any time as determined by the Credit Union's Board of Directors. The Dividend and Annual Percentage Yield are the perspective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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