



Solicitud de Nuevo Ingreso

Información del Solicitante

Número de Empleado: _____

*El número de empleado será el número de socio asignado.

Nombre: _____

Seguro Social: _____ Fecha de Nacimiento: _____

Dirección Postal: _____

Dirección Física: _____

Tel. Celular: _____ Tel. Hogar: _____

Empleado por: _____ E-mail Personal: _____

Departamento: _____ Posición: _____

Telefono: _____ E-mail Trabajo: _____

Solicito los siguientes servicios:

- E- Statement Internet Banking

Pariente cercano que NO viva con usted

Nombre: _____

Tel. Celular: _____ Tel. Hogar: _____

Dirección Postal: _____

Firma del Solicitante: _____ Fecha: _____

Para uso exclusivo de la Cooperativa

- OFAC FINCEN

Fecha de Apertura: _____

- Aprobado No Aprobado

Iniciales del Oficial: _____



Solicitud de Ingreso

TRUTH IN SAVINGS DISCLOSURE

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act, which applies to all credit unions. The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of Puerto Rico Employee Groups Federal Credit Union to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of Puerto Rico Employee Groups Federal Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at Puerto Rico Employee Groups Federal Credit Union as of **DECEMBER 31, 2020**. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered please call us at 787-782-4050.

Regular Shares, Christmas Clubs, Vacation Clubs.

1. Rate Information:
 - a. Regular Shares:

As of **DECEMBER 31, 2020**, if your daily balance was \$1,000.00 or more, the dividend rate paid on the entire balance in your account was 0.10%, with an annual percentage yield of 0.10%.
 - b. Summer Club:

As of **DECEMBER 31, 2020**, if your daily balance was \$1,000.00 or more, the dividend rate paid on the entire balance in your account was 0.10%, with an annual percentage yield of 0.10%.
 - c. Christmas Clubs:

As of **DECEMBER 31, 2020**, the accrued dividend rate on the entire balance in your account was 0.25%, with an annual percentage yield of 0.25%.

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

2. Compounding and crediting
 - a. Dividends will be compounded daily and will be credited quarterly. For Christmas Clubs dividends will be credited yearly.
 - b. Dividend period:
 - i. Regular Shares - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates.
 - ii. Vacation Club - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates.
 - iii. Christmas Clubs - For this account type, the dividend period is yearly, for example, the beginning date of the first dividend period of the calendar year is November 1 on year 1, and the ending date of such dividend period is October 31 on year 2.
 - c. If you close your account before dividends are credited, you will not receive accrued dividends.
3. Minimum balance requirements.
 - a. The minimum balance required to open a Regular Shares account is \$5.00.
 - b. You must maintain a minimum daily balance of \$5.00 in your Regular Shares account.
 - c. There is no minimum balance for Vacation Clubs and Christmas Clubs.
4. Balance computation method
 - a. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
5. Accrual of dividends on noncash deposits
 - a. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

6. Fees and Charges
 - a. The following fees may be assessed against your account:
 - i. Statement Copies \$ 3.00 per statement.
 - ii. Dormant Account \$15.00 per month.
7. Transaction limitations
 - a. At the moment there is no transaction limitations.
8. Nature of dividends
 - a. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.
9. Bylaw Requirements.
 - a. A member who fails to complete payment of one share within one day of his admission to membership, or within 30 days from the increase in the par value in shares, or a member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within 30 days of the reduction may be terminated from membership at the end of a dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. 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 shareholdings below the amount of his/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 co-maker, endorser, or guarantor are delinquent, without the written approval of the credit committee or loan officer.
10. Par value of a share
 - a. The par value of a share in this account is \$5.00.
 - b. The dividend period is quarterly.
11. National Credit Union Share Insurance Fund.
 - a. Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.