



## Truliant Federal Credit Union Systematic Savings Club Account Funds Transfer Option

The terms below are incorporated into the Account Terms and Truth in Savings Disclosure you received when opening this account. The Systematic Savings Club Account (Rainy Day) account program is a systematic savings program administered by Truliant Federal Credit Union. The program is intended to be a systematic savings plan and not a replacement for long term or retirement savings.

Each business day at a specified time, Truliant will initiate an electronic funds transfer from your Truliant checking account to this systematic savings club account. The funds transfer will consist only of the portion of your balance "right of the decimal". The maximum daily transfer amount is \$0.99 and the minimum daily transfer amount is \$0.00. The transfer will not overdraw your account. In the event of no funds or "00" right of the decimal, no transfer will occur.

Example Daily Transfer: Checking Balance \$758.28 Transfer Amount \$0.28 New Balance \$758.00  
System Savings Club Balance \$100.00 New Balance \$100.28

During any calendar quarter, you may not make more than one withdrawal or transfer to another Credit Union account of yours. You may with withdraw funds from the account within the first seven days of opening the account without penalty. Further withdrawals are subject to the fees described under Fees and Service Charges. This account may not be used as overdraft for any other share account.

The following services are required to open this account:

- (1) a preferred line of credit or Chec Protect<sup>SM</sup>
- (2) online banking or RSVP Phone teller
- (3) a Truliant checking and savings account

Your signature below denotes your acceptance of the account terms and this disclosure.

\_\_\_\_\_  
Member Name

\_\_\_\_\_  
Member Number

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Signature

\_\_\_\_\_  
Date

Mail to: Truliant Federal Credit Union  
Attn: New Accounts  
P.O. Box 26000  
Winston-Salem, NC 27114-6000  
Fax to: (336) 659-5381

***To make sure your application is complete and ready to process when we receive it, please look over the following tips that correspond with the numbered sections of the membership application:***

1. The following services are required to open this account:
  - a. A preferred line of credit or Chec Protect <sup>SM</sup>
  - b. Online banking or RSVP Phone teller
  - c. A Truliant checking and savings account

*\*\*\* If you currently do not one or any of the listed services; please contact us to find out how you can sign up. \*\*\**

2. Funds must be available for transfer at the time the account is opened. The Rainy Day account requires a minimum opening deposit of \$0.25.
3. Please verify that the form is signed by the account owner (s).