

Money Market Account Agreement Form

Terms and Conditions

1. Deposits to my Money Market Account may be made either by payroll deduction, mail, Audio Response transfer, by Flex Teller Online Banking, or through transactions at the credit union office.
2. A Minimum balance of \$1,000 is needed to open account.
3. No monthly service charge will be assessed if the Money Market Account balance does not fall below \$1,000. If the account balance falls below \$1,000 during the month a monthly service charge will be incurred as shown in the TIS Rate and Fee Schedule provided to me. (\$6.00 as of 1/01/2017)
4. Dividends on Money Market Accounts will be compounded monthly. Dividend rates are subject to change at any time as determined by the Board of Directors of Texas Bridge Credit Union. A minimum average daily balance of \$1,000 is required for this account to earn dividends. Dividends will be paid on the first day of the following dividend period and be reflected on my account statement. Account activity will also be shown on my account statement.
5. Withdrawals are limited to three (3) by draft and three (3) by cash or official check in a calendar month. An excessive withdrawal fee of \$3.00 per withdrawal will be assessed for more than three (3) withdrawals by draft or 3 withdrawals by cash or official check from the Money Market Account within a calendar month. No fees will be assessed on Audio Response or Flex Teller Online Banking Transfers from the Money Market Account to another suffix within your account number.

By signing this document, each of the signers jointly and severally agree to the Terms and Conditions of the Money Market Account Agreement. The signers further acknowledge receipt of and agree to the terms of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, and Electronic Fund Transfers Agreement Disclosure, if applicable, as amended by the Credit Union from time to time.

Authorized Signers

Account #	Name	Signature	Date
Account #	Name	Signature	Date
Account #	Name	Signature	Date