

**BAY FEDERAL CREDIT UNION
TRUTH-IN-SAVINGS DISCLOSURE
AND ACCOUNT AGREEMENT
ADDENDUM A**

EFFECTIVE JULY 1, 2026

Page 22. Section II. TERMS AND CONDITIONS.

Terms and Conditions Applicable to BayChecking Accounts

1. The minimum deposit required to open and maintain a BayChecking Account is \$5.00.
2. To avoid a Monthly Maintenance Service Charge as stated on the current Consumer Fee Schedule, I must meet any one (1) of the following criteria:
 - a. Maintain a monthly direct deposit of \$500.00 or more into this Account; or
 - b. Conduct ten (10) or more Visa Debit Card purchases each month; or
 - c. Maintain a minimum daily balance of \$1,000.00 in this Account; or
 - d. Maintain minimum daily combined balances of \$15,000.00, (includes deposits and/or loans accounts); or
 - e. Be under 26 years of age or 66 years of age or older.
3. This account does not earn dividends.
4. I may not pledge any of the funds on deposit in the Account as security for any loan(s).



Bay Federal
CREDIT UNION

Making a real difference

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