



# Money Market Agreement

Account #: \_\_\_\_\_

Date: \_\_\_\_\_

Member Name(s): \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Type of Account:  Premier Money Market  Premier Advantage Money Market

Amount of initial deposit: \_\_\_\_\_

Check enclosed for: \_\_\_\_\_

Transfer from another NIHFCU account:  Savings \_\_\_\_\_  
 Checking \_\_\_\_\_  
 Other (please specify): \_\_\_\_\_

**Rate Information:** The annual percentage yield (APY) on this account is \_\_\_\_\_ % and the dividend rate is \_\_\_\_\_ %. Your dividend rate and annual percentage yield may change monthly. Dividends are calculated using the daily balance method. Dividends are calculated daily and credited on the last day of each month. Dividends begin to accrue on the business day you deposit non-cash items (for example, checks). If you close your account, we will credit your account with dividends accrued to the date of closing.

**Minimum Balance Information:**

Premier Money Market Account: You must deposit and maintain a minimum balance of \$10,000 to earn the disclosed APY. If this minimum balance is not maintained, a fee of \$6.00 will be assessed for each month that the minimum balance requirement is not met. Balances below \$10,000 will earn the current share savings rate.

Premier Advantage Money Market Account: You must deposit and maintain a minimum balance of \$50,000 to earn the disclosed APY. If this minimum balance is not maintained, a fee of \$10.00 will be assessed for each month that the minimum balance requirement is not met. Balances below \$50,000 will earn the current share savings rate.

**Withdrawal limitations:** You may make six (6) monthly transfers or withdrawals from your account, but only three (3) may be payments by check to third parties. If more than three (3) payments by check are made in a calendar month, a fee of \$10.00 per check over the limit will be assessed.

**Insurance:** All accounts, including Money Market Accounts, are federally insured by the National Credit Union Administration, (NCUA) , to at least \$100,000 and backed by the full faith and credit of the United States Government. Excess Share Insurance (ESI) provides up to an additional \$250,000 of savings protection.

**Right of Survivorship:** Maryland law states: Upon the death of a party to the account, the fund will belong to the surviving party or parties.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Member Signature Date Joint Owner/Beneficiary Signature Date

ID Type: \_\_\_\_\_  
ID Number: \_\_\_\_\_  
Expiration Date: \_\_\_\_\_

**X** \_\_\_\_\_ \_\_\_\_\_  
NIHFCU Associate Signature Date NIHFCU Associate Print Name

To submit, please fax or mail completed and signed form along with any requested support documentation to:  
**NIHFCU Attention: Operations Department**  
Fax: **301-770-5372**  
Mail: **P.O. Box 6475 Rockville, MD 20849-6475**  
Or, you may drop this form off at any NIHFCU branch location