Flex Plus Checking Account Disclosure

Flex Plus Checking, powered by BaZing, provides you with more than 450,000 discounts and special offers on goods and services you frequently use, where you live, work or travel. Account holders have access to BaZing Benefits via mobile app or website. This disclosure contains information about terms, fees, and interest rates for the Association's Flex Plus Checking Account.

Rate Information: This account is an interest-bearing account. The interest rate on the account is .15% with an annual percentage yield of .15%. Your interest rate and annual percentage yield may change at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded continuously and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate interest on accounts. This method applies to a daily periodic rate to the principal in the account each day. You must maintain a minimum daily balance of $100.00 to obtain the disclosed annual percentage yield.

Limitations: There is no minimum balance to open the account.

Account Fees: A monthly fee of $10.00 applies to this account. This fee is waived if you maintain a current mortgage or home equity line of credit with Wallkill Valley Federal Savings and Loan in good standing. Additionally, there is a monthly fee of $2.00 to receive a paper statement.