



2669 Post Road  
Warwick, RI 02886  
(401) 739-4600  
[www.greenwoodcu.org](http://www.greenwoodcu.org)

**“Upgrade Share” Account Disclosure**

**Minimum Balance Requirement:**

- The minimum balance to open and maintain this account is \$5.00. Greenwood Credit Union will deposit the \$5.00 on your behalf.

**Rate Information:**

- The dividend rate and annual percentage yield on this account is 0.00% APY.

**Product Features:**

- There is no monthly service charge or dormancy fee on this account.
- No online access.
- No card access.
- No ACH access.
- Upon repayment of your loan through Upgrade, Greenwood Credit Union will reclaim the \$5.00 membership share amount from your savings account and close your account.