

TRUTH-IN-SAVINGS DISCLOSURE

SHARE SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors.

Compounding and crediting – Dividends will be compounded on a daily basis. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum balance required to open this account is \$1.00. You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order to a third party. If you exceed the transfer

limitations set forth above, your request will not be honored.

Fees and charges: An inactive account fee of \$10.00 will be charged every month if the balance in this account drops below \$100.00 and there has been no activity in the account during the prior two years.

Share and share draft accounts consist of a transaction sub-account and a savings sub-account.

Funds not routinely needed to pay debits may be transferred to a savings sub-account. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account. TFCU may periodically transfer funds between these two sub-accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement.

YOUTH SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors. Youth Savings Accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance tier range will apply to the respective tier balance of your account.

Compounding and crediting – Dividends are calculated using simple interest. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum balance required to open this account is \$1.00. You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated using simple interest.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your request will not be honored.

Fees and charges: An inactive account fee of \$10.00 will be charged every month if the balance in this account drops below \$100.00 and there has been no activity in the account during the prior two years. Share and share draft accounts consist of a transaction sub-account and a savings sub-account. Funds not routinely needed to pay debits may be transferred to a savings sub-account. This process will not affect your available balance, the interest you may earn, NCUA insurance

protection, NCUA insurance protection, your monthly statement, or any other features of this Account. TFCU may periodically transfer funds between these two sub-accounts.

Youth Savings Account Age Requirements: Members are eligible for a Youth Savings account up to age 21. Upon turning 21 years old, the account will automatically convert to a Regular Share Savings account and be subject to any rate or applicable rules defined for this product type.

SHARE DRAFT “CHECKING” ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors.

Compounding and crediting – Dividends will be compounding on a daily basis. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section. Share

and share draft accounts consist of a transaction sub-account and a savings sub-account. Funds not routinely needed to pay debits may be transferred to a savings sub-account. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account. TFCU may periodically transfer funds between these two sub-accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement.

MONEY MARKET ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors.

Compounding and crediting – Dividends will be compounding on a daily basis. Dividends will be credited to your account every month.

Dividend period – For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements: The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum daily balance of \$500.00 in your account to avoid a below minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum balance fee of \$5.00 for that month.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order

to a third party, including withdrawals or transfers made by draft, debit card (if applicable), or similar order to a third party. Withdrawals in excess of the allotted six per month will be returned insufficient funds (NSF).

Fees and charges: Transactions returned NSF are charged a \$32.00 fee.

BUSINESS SHARE SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit unions board of directors.

Compounding and crediting- Dividends will be compounded on a daily basis. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: The minimum balance required to open this account is \$1.00. You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your request will not be honored.

Fees and charges: An inactive account fee of \$10.00 will be charged every month if the balance in this account drops below \$100.00 and there has been no activity in the account during the prior two years.

Share and share draft accounts consist of a transaction sub-account and a savings sub-account.

Funds not routinely needed to pay debits may be transferred to a savings sub-account. This

process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account. TFCU may periodically transfer funds between these two sub-accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement.

BUSINESS SHARE DRAFT CHECKING ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit unions board of directors.

Compounding and crediting - Dividends will be compounding on a daily basis. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: You must maintain a minimum daily balance of 2,500.00 in your account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum daily balance of \$5,000.00 in your account to avoid a below minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be

subject to a below minimum balance fee of \$10.00 for that month.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: No transaction limitations apply to this account unless otherwise stated in the Common Features section. Share and share draft accounts consist of a transaction sub-account and a savings sub-account. Funds not routinely needed to pay debits may be transferred to a savings sub-account. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account. TFCU may periodically transfer funds between these two sub-accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement.

BUSINESS MONEY MARKET ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit unions board of directors.

Compounding and crediting - Dividends will be compounding on a daily basis. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements: The minimum balance required to open this account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum daily balance of \$500.00 in your account to avoid a below minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a below minimum balance fee of \$5.00 for that month.

Daily balance computation method Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order to a third party, including withdrawals or transfers made by draft, debit card (if applicable), or similar order to a third party. Withdrawals in excess of the allotted six per month will be returned insufficient funds (NSF).

Fees and charges: Transactions returned NSF are charged a \$32.00 fee.

HOLIDAY / VACATION CLUB ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors.

Compounding and crediting – Dividends will be compounded on a daily basis. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: No minimum balance requirements apply to this account.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction, or similar order to a third party. If you exceed the transfer limitations set forth above, your request will not be honored.

SHARE CERTIFICATE ACCOUNT

Rate Information: The dividend rate on your certificate is ___% with an annual percentage yield of ___%. You will be paid this rate until maturity.

Compounding frequency – Unless otherwise paid, dividends will be compounded every day.

Crediting frequency – Dividends will be credited to your account ___monthly ___quarterly ___at maturity. (three month only) Alternatively, you may choose to have dividends paid to you or to another account once dividends are credited rather than credited to this account.

Dividend period – For this account type, the dividend period is ___monthly ___quarterly ___the same as the term(three month only).

Minimum balance requirements:

The minimum balance required to open this account is \$_____. You must maintain a minimum daily balance of \$_____ in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method – Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits –

Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting the account.

Time requirements – Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) –

If your account has an original maturity of one year or less:

- The penalty we may impose is the lesser of:
- All dividends earned since the date of issuance (or seven days dividends on the amount withdrawn if earned dividends are less than seven days dividends), or
- 180 days dividends on the amount withdrawn.

If your account has an original maturity date of more than one year:

The penalty we may impose is the lesser of:

- All dividends earned since the date of issuance (or seven days dividends on the amount withdrawn if earned

dividends are less than seven days dividends), or

- 270 days dividends on the amount withdrawn.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax deferred savings plan.

Withdrawal of dividends prior to maturity – The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a dividend-bearing account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new certificate accounts on the maturity date which have the same term, minimum balance (if any), and other features as the original certificate account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

IRA SHARE SAVINGS ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors.

Compounding and crediting – Dividends will be compounded on a daily basis. Dividends will be credited to your account every quarter.

Dividend period – For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

Minimum balance requirements: No minimum balance requirements apply to this account. daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations: You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

COMMON FEATURES

Transaction limitation – We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund

– Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

TRANSACTION FEES

Please refer to our separate fee schedule for additional information about charges.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this document. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

__ SHARE SAVINGS ACCOUNT**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

__ SHARE DRAFT “CHECKING” ACCOUNT**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

__ MONEY MARKET ACCOUNT**Last declared dividend rate:**

Tier 1 – As of the last dividend declaration date, if your daily balance was \$500,000.00 or more, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%

Tier 2 – As of the last dividend declaration date, if your daily balance was \$249,999.99 but less than \$500,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 – As of the last dividend declaration date, if your daily balance was \$99,999.99 but less than \$250,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 4 – As of the last dividend declaration date, if your daily balance was \$49,999.99 but less than \$100,000.00, the dividend rate paid on the

entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 5 – As of the last dividend declaration date, if your daily balance was \$24,999.99 but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 6 – As of the last dividend declaration date, if your daily balance was \$2,499.99 but less than \$25,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

__ BUSINESS SHARE DRAFT CHECKING ACCOUNT**Last declared dividend rate:**

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account yield of _____% on your account.

__ BUSINESS MONEY MARKET ACCOUNT**ACCOUNT****Last declared dividend rate:**

Tier 1 – As of the last dividend declaration date, if your daily balance was \$500,000.00 or more, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%

Tier 2 – As of the last dividend declaration date, if your daily balance was \$249,999.99 but less than \$500,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 3 – As of the last dividend declaration date, if your daily balance was \$99,999.99 but less than \$250,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 4 – As of the last dividend declaration date, if your daily balance was \$49,999.99 but less than \$100,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 5 – As of the last dividend declaration date, if your daily balance was \$24,999.99 but less than \$50,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

Tier 6 – As of the last dividend declaration date, if your daily balance was \$2,499.99 but less than

\$25,000.00, the dividend rate paid on the entire balance in your account was _____%, with an annual percentage yield of _____%.

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

__ MONEY MARKET ACCOUNT

__ HOLIDAY / VACATION CLUB

ACCOUNT Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

__ SHARE CERTIFICATE ACCOUNT

__ SHARE CERTIFICATE ACCOUNT - JUMBO

__ IRA SHARE SAVINGS ACCOUNT Last

declared dividend rate:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT – To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

SMART CHECKING

Rate Information: The dividend rate and annual percentage yield (APY) may change at any time. We may change the dividend rate for your account as determined by the credit union's board of directors. Smart Checking is a tiered rate account. The dividend and corresponding APY will be either the qualified or non-qualified rate, as determined by the monthly statement cycle qualification requirements outlined below. If qualifications are met, the dividend rate and APY specified for a tier will apply to the portion of the account balance that is within that tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed on the Rate Schedule for each tier.

Compounding and crediting: Dividends will be compounded on a daily basis. Dividends will be credited to your account every month if all qualifications have been met in the previous statement cycle.

Dividend Period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

Minimum balance requirements: There is no minimum balance requirement for this account to obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits: Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

Transaction limitations: No transaction limits apply to this account. Funds may be transferred from your Share savings account to your Smart Checking account to pay debits in the event there are insufficient funds in your checking account. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this account. The Share savings account will be governed by the rules indicated within your Account Agreement.

Monthly Statement Cycle Qualification Requirements: The qualified rate and ATM fee rebates can be earned by meeting one of the following conditions per monthly statement cycle: **(1)** Maintain an average monthly balance of at least \$5,000.00 in the Smart Checking account **OR (2)** \$20,000.00 in combined month-end deposit balances. **(3)** Maintain direct deposits of at least \$500 **AND** complete 10 debit card purchases. In order to qualify, all direct deposits and/or debit card purchases must be posted to your account prior to the last day of the month. For example, the last day of January is January 31st. Direct deposits and/or debit card purchases must post to your account by January 30th. Direct deposits and debit card purchases can take up to 3 days to post and depend on payroll and merchant processing times. If you don't meet the requirements for a qualification period, you will earn interest and receive the ATM fee rebates for the current statement cycle but you will not earn interest or receive ATM fee rebates for the next statement cycle.

Other Rules, Terms and Conditions

Qualified members with Smart Checking balances up to and including \$10,000.00 will earn the highest rate tier available based upon current rates. Balances greater than \$10,000.00 will earn the lowest rate available based

upon current rates. Non-Teachers and out-of-network fees charged at U.S. ATMs will be refunded up to \$15 per month if the account qualifications were met in the previous monthly statement cycle. Eligible ATM fees will be credited at the end of the statement cycle to the Teachers checking account that incurred the fee(s). Qualifying direct deposits include payroll or government benefits. Transactions that will not be counted towards direct deposits include external transfers, point of sale credits and in-person check or cash deposits. Direct deposits must post and clear the account during the statement cycle. At the time of your statement cycle date we will determine the combined products and services used since the previous cycle date to calculate the aggregate interest rate to apply to your current statement cycle. Fees may reduce earnings. We reserve the right to modify or change this agreement at any time. Dividends will be reported as interest earned on IRS Form 1099-INT (or Form 1042-S, if applicable). Must be enrolled in Online Banking and E-Statements to remain eligible for Smart Checking. The average monthly balance is calculated by adding the closing balance at the end of each day and dividing it by the number of calendar days in a given statement cycle. Combined month-end deposit balances represent the total amount of deposits at the end of a statement cycle. For more information, please see a Teachers representative or call 1-800-341-4333. Visit our website at <https://www.teachersfcu.org/pages/rates.php> to view our current rates for this product type.