



Travis County Credit Union

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 tccu.net

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: January 1, 2018

The rates and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS					LIMITATIONS/QUALIFICATIONS
	Dividend Rate / Annual Percentage Yield *	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Maximum Balance to Receive the Stated APY	Balance Method	
Share Account (00/01/04)	0.00% / 0.00% 0.02% / 0.02%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$5.00 \$100.00	\$250,000.00 \$250,000.00	Average Daily Balance	Account transfer limitations apply
Kasasa Cash Back® (78) Kasasa Cash® (79) Advantage Account (81) #Checking 2.0 (85) Check Plus/Unlimited (83/84) eSaver/Free Sharedraft (82/90) Sharedraft Account (80)	0.00% / 0.00% 2.00% / 0.00% 0.00% / 0.00% 0.00% / 0.00% 0.015% / 0.015% 0.00% / 0.00% 0.015% / 0.015%	Monthly	Monthly	Monthly (Calendar)	\$25.00	N/A N/A N/A N/A N/A \$500.00	\$0.00 \$0.00 \$0.00 \$0.00 \$1,500.00 \$0.00 \$1,500.00	\$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00	Average Daily Balance	See Kasasa Cash Back and Kasasa Cash Qualifications for additional limitations #Checking2.0 access restrictions apply
Holiday Club Account	0.10% / 0.10%	Annually	Annually	Annually	\$5.00	-----	\$5.00	\$250,000.00	Average Daily Balance	Account transfer limitations apply
Money Market Account \$0.00 - \$2,000.00 \$2,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$250,000	0.00% / 0.00% 0.16% / 0.16% 0.14% / 0.14% 0.13% / 0.13% 0.11% / 0.11%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	\$2,000.00	\$ 0.00 \$ 2,000.00 \$ 25,000.00 \$ 50,000.00 \$100,000.00	\$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00 \$250,000.00	Daily Balance	Account transfer limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts. * All deposits greater than \$250,000 will pay a rate of 0%

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market account is a Tiered Rate account. If your Daily Balance is from \$2,000 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$25,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 to \$250,000.00, the fourth Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. Accounts with a balance in excesses of \$250,000.00 will not pay dividends.

2. Nature of Dividends. Dividends are paid from current income and available earnings are required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividends Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirement requirements applicable to each account are stated in the Rate Schedule. For the Main Share and Share Draft accounts, there is a minimum and maximum Average Daily Balance required or permitted to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, or the maximum balance is exceeded, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Money Market accounts, there is a minimum and maximum Daily Balance required or permitted to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, or the maximum balance is exceeded, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Share and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday

Club accounts, you may not withdrawal funds or make any pre-authorized, automatic or telephonic transfers from this account to another account of yours or to a third party at any time. For Share Drafts accounts, if your account balance falls below \$25.00 and there has been no activity during the previous 180-day period, your account will be considered inactive and will be subject to closure without further notice. For #Checking2.0 (85) accounts, you will not have access to checks or sharedrafts.

7. Kasasa Cash Back® Qualifications and Limitations. To earn your rewards just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle: (1) Have at least 1 direct deposit transactions post and settle, (2) Have at least 12 signature-based debit card purchases post and settle, (3) Be enrolled in and agree to receive e-Statements, (4) Be enrolled in and log into online banking. Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN based transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 2.00% cash back on up to a total of \$300.00 signature-based debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$6.00 per Monthly Qualification Cycle, as well as (2) reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$3.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

Cash back payments and ATM refunds will be credited to the account on the first processing day of the following Statement Cycle. When Kasasa Cash Back qualifications are not met, you will not receive cash back on signature-based debit card purchases and ATM fees are not refunded. Rates and rewards are variable and at our discretion may change after account is opened without notice to you Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed. Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A.

8. Kasasa Cash® - Qualifications and Limitations. To earn your rewards just do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification Cycle: (1) Have at least one direct deposit transaction post and settle, (2) Have at least 12 signature-based debit card purchases post and settle, (3) Be enrolled in and agree to receive e-Statements, (4) Be enrolled in and log into online banking.

Dividends will be compounded on a monthly basis. Dividends will be credited to your account on the first processing day of the following Statement Cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the Business Day you deposit noncash items (for example, checks). We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, Tier 1: A dividend rate of 1.9819% will be paid on the portion of your average daily balance that is less than or equal to \$10,000. The annual percentage yield for this tier is 2.00%. Tier 2: A dividend rate of 0.2497% will be paid on the portion of your average daily balance that is greater than \$10,000. The annual percentage yield for this tier will range from 2.00% to 0.41%, depending on the balance in the account. When your Kasasa Cash account qualifications are not met, the dividend rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01%.

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

When Kasasa Cash qualifications are met during a Monthly Qualification Cycle, (1) a dividend rate of 1.9819% will be paid on the portion of your average daily balance that is less than or equal to \$10,000 and the annual percentage yield for this tier is 2.00%. A dividend rate of 0.2497% will be paid on the portion of your average daily balance that is greater than \$10,000 resulting in annual percentage yield for this tier ranging from 2.00% to 0.41%, depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$3.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When Kasasa Cash qualifications are not met, the dividend rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01% and ATM fees are not refunded.

Dividends and ATM fee reimbursements will be credited to the account on the first processing day of the following Statement Cycle. APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000 to be shown as a single figure (i.e. \$110,000). Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed. Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.

9. Definitions. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day. "Monthly Qualification Cycle" means the current Statement Cycle. "Statement Cycle" means the period of time for which TCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

10. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone-initiated withdrawal of any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

