



# Travis County Credit Union

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# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: January 1, 2017

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				ACCOUNT LIMITATIONS
	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	Balance Method	See Section 6
Share Accounts	0.00% / 0.00% 0.02% / 0.02%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$ 5.00 \$100.00	Average Daily Balance	Account transfer limitations apply
Sharedraft Accounts (80) Free Sharedraft Accounts (90) Advantage Accounts (81) eSaver Accounts (82) Check Plus Accounts (83) Unlimited Accounts (84) #Checking2.0 (85)	0.015% / 0.015% 0.00% / 0.00% 0.00% / 0.00% 0.00% / 0.00% 0.015% / 0.015% 0.015% / 0.015% 0.00% / 0.00%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$500.00 N/A N/A N/A N/A N/A	\$1,500.00 \$0.00 \$0.00 \$0.00 \$1,500.00 \$1,500.00 \$0.00	Average Daily Balance	-----
Holiday Club Accounts	0.10% / 0.10%	Annually	Annually	Annually	\$5.00	-----	\$5.00	Average Daily Balance	Account transfer limitations apply
Money Market Accounts \$0.00 - \$2,000.00 \$2,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above	0.00% / 0.00% 0.05% / 0.05% 0.10% / 0.10% 0.13% / 0.13% 0.16% / 0.16%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	\$2,000.00	\$ 0.00 \$ 2,000.00 \$ 25,000.00 \$ 50,000.00 \$100,000.00	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.

**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 or greater, 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.

**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 Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Money Market accounts, there is a minimum Daily Balance required 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, 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 Main 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 IRA Share and Holiday

Club accounts, you may not 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.

**7. 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.

\* All deposits greater than \$250,000 will pay a rate of 0.001%

