TTCU Federal Credit Union
Truth in Savings Disclosures

Effective July 14, 2025

*Rates and fees are subject to change. TTCU is Federally Insured by the NCUA. APY stands for Annual Percentage Yield.

	Savings	**LevelUp**	**ATM Access**	**Checking: Classic**	**Checking: Free and Fresh Start**	**Money Market**
Dividends compounded	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividends credited	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividend period	Quarterly	Quarterly	Quarterly	Monthly	n/a	Monthly
Dividend rate and annual percentage yield (APY)	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule
Variable rate	Yes	Yes	Yes	Yes	n/a	Yes
Minimum opening deposit	$5	$0.00	$0.00	$0.00	$0.00	$2,500
Minimum balance to avoid a fee	$100 – See fee schedule	$0.00	$0.00	$250	$0.00	$2,500
Minimum average balance to earn the APY	$25	$.01	$25	$25	n/a	$25
Balance method for APY	Average daily balance	Average daily balance	Average daily balance	Average daily balance	n/a	Average daily balance
Transaction limits	No	Yes	No	No	No	Yes
Fees	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule

	45 Day Regular & Jumbo Savings Certificate	**Regular Savings Certificate**	**Jumbo Savings Certificate**	**Income Savings Certificate**	**45 Day Super Jumbo Savings Certificate**	**Super Jumbo Savings Certificate**
Dividends compounded	Non-Compounding	Quarterly	Quarterly	Non-Compounding	Non-Compounding	Quarterly
Dividends credited	Maturity	Quarterly	Quarterly	Monthly	Maturity	Quarterly
Dividend period	End of period	Quarterly	Quarterly	Monthly	End of period	Quarterly
Dividend rate and annual percentage yield (APY)	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule
Fixed rate	Yes	Yes	Yes	Yes	Yes	Yes
Minimum opening deposit	$1,000/$50,000	$1,000	$50,000	$100,000	$200,000	$200,000
Balance method	Daily	Daily	Daily	Daily	Daily	Daily
Fees	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule
Additional deposits	No	No	No	No	No	No
Additional withdrawals	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only
Renewable	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic

Revision Date: 09/29/25

Rate Information - TTCU will pay dividends from current income and available earnings, after required transfer to reserves. The Board of Directors reserves the right to change dividend rates, APY, and frequency at their discretion. The dividend rate and APY are not guaranteed. For all accounts but share certificates, the APY assumes dividends will remain on deposit for a 365-day period. A withdrawal will reduce earnings. Fees may reduce earnings. TTCU will not pay dividends that have accrued but have not been credited if the account is closed or terminated. The dividend period is from the first day of the period until the last day of the period. For Savings, LevelUp, ATM Access, Classic Checking, and Money Market, the dividend rate and annual percentage yield is variable and may change.

Balance Information - For the average daily balance method, a periodic rate is applied to the average daily balance for the period. Adding the full amount of principal to the account for each day of the period and dividing by the number of days in the period determines the average daily balance. For the daily balance method, a daily periodic rate is applied to the balance in the account daily. Dividends begin to accrue for non-cash items (checks) tendered for deposit, on conditional credit subject to final collection and payment.

Compounding and Crediting – Compounding and crediting of dividends are specified above. The dividend period for Savings, ATM Access, and IRA accounts begins on the first day of the new quarter until the last day of that quarter. For checking accounts (not including Free and Fresh Start) and MMAs, the dividend period is from the first day of the month until the last day of the month. TTCU will not pay dividends that have accrued but have not been credited if the account is closed or terminated.

Money Market Limitations and Fees - The Money Market Account has a minimum withdrawal amount of $100.00. If the daily balance is below $2,500 at the time of a transaction, there is a $12 fee for each transaction.

Classic Checking Fees – The Classic Checking account has a minimum balance of $250. If the account balance falls below $250 at any point during the month there will be a $0.20 fee per check that cleared in that same month.

LevelUp Account Limitations- Subject to the limitations contained in this and other applicable disclosures, you may use or access your LevelUp account by conducting transfers or withdrawals from the account over the counter, at an ITM, or by balance transfers from the account over the telephone, or through Online Banking or Mobile Banking. LevelUp accounts are not accessible by writing checks, through ACH transactions, or at an ATM. LevelUp accounts may be accessed through shared branching for withdrawals only. No deposits are permitted to LevelUp accounts other than the daily round-up transfers, VISA© cashback, if applicable, member rewards and dividends, if applicable.

Additional Share Certificate Terms

Maturity - Your account will mature as indicated on your request. For example, if you request a 1-year certificate, the maturity date will be one year after the open date.

Early Withdrawal Penalty – We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty – The amount for early withdrawal penalty is dependent upon the certificate's term and type. The penalty schedule is as follows:

Term	All certificate types excluding Super Jumbo	Super Jumbo certificates
45 Days	30 days dividends	30 days dividends
3 month	30 days dividends	45 days dividends
6 month	30 days dividends	90 days dividends
9 month	90 days dividends	120 days dividends
12 month	90 days dividends	120 days dividends
18 month	180 days dividends	240 days dividends
19 month	180 days dividends	360 days dividends
24 month	180 days dividends	360 days dividends
36 month	360 days dividends	450 days dividends
48-60 month	360 days dividends	720 days dividends

How the Penalty Works – The penalty is calculated as a forfeiture of part of the dividends that have been earned on the certificate. If the dividends have already been paid, the penalty may be deducted from the principal of the certificate or your share account.

Exception to Penalty – At our option we may pay the certificate before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by court or other body of competent jurisdiction.

Renewal – Your certificate will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. If you close your account during the grace period, you will not earn dividends from the maturity date to the date of closure. TTCU may return to you, on any maturity date, any part or the whole amount of the certificate.

Other – The savings certificate is non-negotiable, non-transferable, and non-assignable. The savings certificate may not be pledged to secure any obligation of an account owner, except for obligations to TTCU or as otherwise permitted by regulations.

The annual percentage yield assumes dividends remain in the account until maturity and a withdrawal will reduce earnings. Dividends are paid at maturity for the 45 day and 3-month certificate.

REGULAR, JUMBO, SUPER JUMBO, & INCOME SAVINGS CERTIFICATE RATES

Effective Date: September 29, 2025	*Minimum Balance $1,000* Regular		*Minimum Balance $50,000* Jumbo		*Minimum Balance $200,000* Super Jumbo	
	Rate	APY	Rate	APY	Rate	APY
45 Day Promo	3.309	3.35	3.504	3.55	3.698	3.75
3 Month	3.065	3.10	3.260	3.30	3.455	3.50
6 Month	3.113	3.25	3.309	3.35	3.504	3.55
9 Month Promo	3.211	3.25	3.406	3.45	3.601	3.65
12 Month	2.967	3.00	3.162	3.20	3.357	3.40
18 Month	2.967	3.00	3.162	3.20	3.357	3.40
19 Month Promo	3.113	3.15	3.309	3.35	3.504	3.55
24 Month	2.771	2.80	2.967	3.00	3.162	3.20
36 Month	2.771	2.80	2.967	3.00	3.162	3.20
48 Month	2.869	2.90	3.065	3.10	3.260	3.30

Minimum Balance $100,000 Income Savings Certificates		
	Rate	APY
6 Month	3.450	3.45
12 Month	3.300	3.30
18 Month	3.300	3.30
24 Month	3.100	3.10
36 Month	3.100	3.10
48 Month	3.200	3.20

IRA SAVINGS CERTIFICATE RATES

Minimum Balance $1,000		
Effective Date: September 29, 2025	Rate	APY
9 Month Promo	3.406	3.45
12 Month	3.162	3.20
19 Month Promo	3.309	3.35
24 Month	2.967	3.00
36 Month	2.967	3.00
48 Month	3.065	3.10
60 Month	3.162	3.20

SAVINGS, ATM ACCESS, CHECKING, LEVELUP, & IRAS

*ANTICIPATED DIVIDENDS AS OF **JANUARY 1, 2023**; FEES COULD REDUCE EARNINGS*

	MIN BAL		Rate	APY
Savings & ATM Access	$25.00	$10,000.00	0.300	0.30
	$10,000.01	$20,000.00	0.399	0.40
	$20,000.01	$40,000.00	0.549	0.55
	$40,000.01	& Over	0.747	0.75
IRA (Traditional/Roth)	$25.00	$20,000.00	0.549	0.55
	$20,000.01	$40,000.00	0.698	0.70
	$40,000.01	& Over	0.847	0.85
Checking Account				
Classic (Personal & DBA)	$25.00		0.150	0.15
Free & Fresh Start (Personal & DBA)	$0.00		0.000	0.00
LevelUp	$0.01		2.967	3.00

MONEY MARKET ACCOUNT (MMA)

*Effective as of **July 1, 2023**; Fees could reduce earnings*

MIN BAL		Rate	APY
$25.00	$5,000.00	0.349	0.35
$5,000.01	$20,000.00	0.499	0.50
$20,000.01	$30,000.00	0.598	0.60
$30,000.01	$50,000.00	0.747	0.75
$50,000.01	$100,000.00	0.995	1.00
$100,000.01	$150,000.00	1.090	1.10
$150,000.01	$200,000.00	1.243	1.25
$200,000.01	$250,000.00	1.490	1.50
$250,000.01	$350,000.00	1.740	1.75
$350,000.01	& Over	1.980	2.00