

**TTCU Federal Credit Union Truth in Savings Disclosure**

**Effective 12/10/2025**

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

	<b>Savings</b>	<b>LevelUp</b>	<b>ATM Access</b>	<b>Checking: Classic</b>	<b>Checking: Free &amp; Fresh Start</b>	<b>Money Market</b>
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 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

	<b>45 Day Regular &amp; Jumbo Certificate</b>	<b>3 Month &amp; 3 Month Jumbo Certificate</b>	<b>Regular Certificate</b>	<b>Jumbo Certificate</b>	<b>Income Certificate</b>	<b>45 Day Super Jumbo Certificate</b>	<b>3 Month Super Jumbo Certificate</b>	<b>Super Jumbo Certificate</b>
Dividends compounded	Non-Compounding	Non-Compounding	Quarterly	Quarterly	Non-Compounding	Non-Compounding	Non-Compounding	Quarterly
Dividends credited	Maturity	Maturity	Quarterly	Quarterly	Monthly	Maturity	Maturity	Quarterly
Dividend period	End of period	End of period	Quarterly	Quarterly	Monthly	End of period	End of period	Quarterly
Dividend rate and APY	See rate schedule	See rate schedule	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	Yes	Yes
Minimum opening deposit	\$1,000/\$50,000	\$1,000/\$50,000	\$1,000	\$50,000	\$100,000	\$200,000	\$200,000	\$200,000
Balance method for APY	Daily	Daily	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	See fee schedule	See fee schedule
Additional deposits	No	No	No	No	No	No	No	No
Additional withdrawals	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only	Dividends only
Renewable	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic

**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 APY is variable and may change. All Certificates are fixed rates.

**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 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 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 for Money Markets, 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** - 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 in person, at an ATM, or by balance transfers from the account over the telephone, or 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 for LevelUp accounts other than the daily round-up transfers, VISA® cashback, if applicable, member rewards and dividends, if applicable.

#### **Additional Share Certificate ("Certificate") Terms**

**Maturity** - Your account will mature as indicated on your Summary of Certificate Details. For example, if you request a 1-year Certificate, the maturity date will be one year after the open date. If the maturity date is not a business day, funds will be available for withdrawal the following business day.

**Early Withdrawal Penalty** - We may impose a penalty if you withdraw any of the principal amount before the maturity date. The penalty will, if necessary, be taken from the principal amount of the deposit. The penalty must be paid before any withdrawal may occur. Change of account ownership, including addition or deletion of account owner, is subject to early withdrawal penalties. If an item is charged back against the Certificate, early withdrawal penalties will apply.

**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 day	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

**Exception to Penalty** - At our option we may pay the Certificate before maturity without imposing an early withdrawal penalty 1) when an account owner dies or is determined legally incompetent by court or other body of competent jurisdiction; 2) at TTCU's sole discretion; and 3) when an account owner reaches the mandatory Required Minimum Distribution (RMD) age and withdraws funds from an IRA Certificate in an amount equal to or less than the IRA owner's RMD.

**Renewal** - Your Certificate may either have a non-renewing single maturity date or be set to automatically renew at maturity, as stated in your Summary of Certificate Details. For Certificates that automatically renew the renewal term is stated in the Summary of Certificate Details and may differ from the original term of the Certificate.

**Non-renewable** - If your Certificate has a non-renewable single maturity date, the full balance of your Certificate at maturity will be transferred to your account, or a check will be mailed to the address on record. If the maturity date falls on a non-business day, the transaction will be processed on the next business day. Dividends will not be paid after the maturity date. No grace period applies. A new Certificate must be opened if you wish to reinvest the funds.

**Auto-renewal** - If your Certificate is set to automatically renew at maturity, you will have a 10-calendar-day grace period following the maturity date to make changes or withdraw funds without incurring an early withdrawal penalty. If the maturity date falls on a day that is not a business day, the 10-calendar-day grace period will begin on the next business day following the maturity date. If you close your Certificate during the grace period, dividends will not be paid for the period between the maturity date and the closure date.

**Additional Deposits** - Additional deposits are not permitted after a Certificate has been opened. To deposit additional funds, a new certificate must be opened under the rates and terms in effect at that time.

**Other** - The Certificate is non-negotiable, non-transferable, and non-assignable. The Certificate may not be pledged to secure any obligation of an account owner, except for obligations to TTCU or as otherwise permitted by regulations. We reserve the right to return all or part of the Certificate balance to you at any Maturity Date, or to discontinue the payment of dividends thereafter. If we choose to exercise this right, we will provide you with written notice at least thirty (30) days in advance, sent to your address as it appears in our records. If your Certificate is a promotional Certificate, additional limitations or conditions may be listed on your Summary of Certificate Details. The APY assumes dividends remain in the account until maturity, and a withdrawal will reduce earnings.

**REGULAR, JUMBO, SUPER JUMBO, & INCOME SCERTIFICATE RATES**

<i><b>Effective Date: January 2, 2026</b></i>	<i>Minimum Balance \$1,000</i>		<i>Minimum Balance \$50,000</i>		<i>Minimum Balance \$200,000</i>		<i>Minimum Balance \$100,000</i>		
	<i>Regular</i>		<i>Jumbo</i>		<i>Super Jumbo</i>		<i>In Certificates</i>		
	<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>	
<b>45 Day Promo</b>	3.065	3.10	3.260	3.30	3.455	3.50	6 Month	3.250	3.25
3 Month	2.820	2.85	3.016	3.05	3.211	3.25	12 Month	3.150	3.15
6 Month	2.918	2.95	3.113	3.15	3.309	3.35	18 Month	3.150	3.15
<b>9 Month Promo</b>	3.065	3.10	3.260	3.30	3.455	3.50	24 Month	3.100	3.10
12 Month	2.820	2.85	3.016	3.05	3.211	3.25	36 Month	3.100	3.10
18 Month	2.820	2.85	3.016	3.05	3.211	3.25	48 Month	3.200	3.20
<b>19 Month Promo</b>	2.967	3.00	3.162	3.20	3.357	3.40			
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			

**IRA CERTIFICATE RATES**

<i>Minimum Balance \$1,000</i>		
<i>Effective Date: January 2, 2026</i>	<i>Rate</i>	<i>APY</i>
<b>9 Month Promo</b>	3.260	3.30
12 Month	3.016	3.05
<b>19 Month Promo</b>	3.162	3.20
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*

	<i>Minimum Balance</i>	<i>Up to:</i>	<i>Rate</i>	<i>APY</i>
<i>Savings &amp; ATM Access</i>	<b>\$25.00</b>	<b>\$10,000.00</b>	<b>0.300</b>	<b>0.30</b>
	<b>\$10,000.01</b>	<b>\$20,000.00</b>	<b>0.399</b>	<b>0.40</b>
	<b>\$20,000.01</b>	<b>\$40,000.00</b>	<b>0.549</b>	<b>0.55</b>
	<b>\$40,000.01</b>	<b>&amp; Over</b>	<b>0.747</b>	<b>0.75</b>
<i>IRA (Traditional/Roth)</i>	<b>\$25.00</b>	<b>\$20,000.00</b>	<b>0.549</b>	<b>0.55</b>
	<b>\$20,000.01</b>	<b>\$40,000.00</b>	<b>0.698</b>	<b>0.70</b>
	<b>\$40,000.01</b>	<b>&amp; Over</b>	<b>0.847</b>	<b>0.85</b>
<i>Checking Account</i>				
<i>Classic (Personal &amp; DBA)</i>	<b>\$25.00</b>		<b>0.150</b>	<b>0.15</b>
<i>Free &amp; Fresh Start (Personal &amp; DBA)</i>	<b>\$0.00</b>		<b>0.000</b>	<b>0.00</b>
<i>LevelUp</i>	<b>\$0.01</b>		<b>2.967</b>	<b>3.00</b>

**MONEY MARKET ACCOUNT (MMA)**

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

<i>Minimum Balance</i>	<i>Up to:</i>	<i>Rate</i>	<i>APY</i>
\$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	<b>&amp; Over</b>	<b>1.980</b>	<b>2.00</b>