



	Share (Savings)	ATM Access	Checking (Rewards & Classic)	Checking (Free & Fresh Start)	Money Market
<b>Dividends Compounded</b>	Quarterly	Quarterly	Monthly	n/a	Monthly
<b>Dividends Credited</b>	Quarterly	Quarterly	Monthly	n/a	Monthly
<b>Dividend Period</b>	Quarterly	Quarterly	Monthly	n/a	Monthly
<b>Dividend Rate and Annual Percentage Yield (APY)</b>	See rate schedule	See rate schedule	See rate schedule	See rate schedule	See rate schedule
<b>Variable Rate</b>	Yes	Yes	Yes	n/a	Yes
<b>Minimum Opening Deposit</b>	\$25	\$25	\$25	\$25	\$2,500
<b>Minimum balance to avoid a Fee</b>			Classic \$250		\$2,500
<b>Minimum Balance to earn the APY</b>			\$25	n/a	
<b>Balance Method</b>	Average Daily Balance	Average Daily Balance	Average Daily Balance	n/a	Average Daily Balance
<b>Transaction Limits</b>	Yes	Yes	No	No	Yes
<b>Fees</b>	See fee schedule	See fee schedule	See fee schedule	See fee schedule	See fee schedule

	Certificate	Jumbo Certificate
<b>Dividends Compounded</b>	Quarterly	Quarterly
<b>Dividends Credited</b>	Quarterly	Quarterly
<b>Dividend Period</b>	Quarterly	Quarterly
<b>Dividend Rate and Annual Percentage Yield (APY)</b>	See rate schedule	See rate schedule
<b>Fixed Rate</b>	Yes	Yes
<b>Minimum Opening Deposit</b>	\$1,000	\$50,000
<b>Minimum Balance to earn the APY</b>	\$1,000	\$50,000
<b>Balance Method</b>	Daily	Daily
<b>Fees</b>	See fee schedule	See fee schedule
<b>Additional Deposits</b>	No	No
<b>Additional Withdrawals</b>	Dividends Only	Dividends Only
<b>Renewable</b>	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 Share, ATM Access, Rewards Checking, 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.

**Transaction Limits** - For Share savings, ATM Access, and Money Market accounts, you may make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month to another account at TTCU or third party by means of a preauthorized or automatic transfer, or telephonic (including MARCIA), Virtual Branch, order of instruction, or by check, draft, debit card, or similar order made by you and payable to third parties. If the transfer limitation is exceeded, your account may be subject to suspension or closure by TTCU, and TTCU may impose charges. The Money Market Account has a minimum deposit of \$100.00 and a minimum withdrawal of \$100.00.

#### **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** – For all certificates, the amount of the early withdrawal penalty is based on the term of your certificate. The penalty schedule is as follows:

- **3 months** – 30 days dividends
- **6 months** – 30 days dividends
- **7-12 months** – 90 days dividends
- **13-24 months** – 180 days dividends
- **25 months or greater** – 360 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 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.

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 3 month certificate.