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## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 (APY)	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 to Calculate Dividends	
Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Prime Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Gem Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$300.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$300.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$300.00	Average Daily Balance	Account withdrawal limitations apply.
IRA Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Checking Account	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Average Daily Balance	—
Prime Checking Account	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Average Daily Balance	—
Gem Checking Account	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Average Daily Balance	—
Freedom Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Average Daily Balance	—
Insured Money Market (IMMA) Accounts	\$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal 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 Savings Accounts, Prime Savings Accounts, Gem Savings Accounts, Youth Share Savings, IRA Accounts, Checking Account, Prime Checking Account, Gem Checking Account, and Insured Money Market (IMMA) accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Christmas Club Savings, Vacation Savings, and Freedom Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Insured Money Market (IMMA) accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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 after 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 dividend 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club Savings and Vacation Savings accounts, any accrued dividends will be paid if

you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings Accounts, Prime Savings Accounts, Gem Savings Accounts, Youth Share Savings, Christmas Club Savings, Vacation Savings, Checking Account, Prime Checking Account, Gem Checking Account, Freedom Checking, and Insured Money Market (IMMA) 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 requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal in the account for each day of the period and dividing that figure by the number of days in the period. For Insured Money Market Accounts, there is a \$2,500.00 minimum daily balance required to maintain the account. If the \$2,500.00 minimum daily balance is not met, the Insured Money Market Account will be closed and the existing balance will be transferred to your Savings Account, they will earn dividends based on the Dividend Rate and Annual percentage Yield being paid on Savings Accounts.

**6. ACCOUNT LIMITATIONS** — For Savings Accounts, Prime Savings Accounts, Gem Savings Accounts, Youth Share Savings, IRA Accounts, and Insured Money Market (IMMA) 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 Christmas Club Savings accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club Savings account, you may close it. For

Checking Account, Prime Checking Account, Gem Checking Account, and Freedom Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or 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 Disclosure 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

<b>FEE SCHEDULE</b>	
<b>CONVENIENCE CARDS</b>	
Travel Card	\$10.00
<b>SAVINGS ACCOUNT FEE</b>	
Savings Account Withdrawal	\$1.00 per Withdrawal after six (6) per month
Gem Savings Account Service	\$8.00 per Month
<b>OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)</b>	
Account History Printout	\$5.00 per 5 days of history
Account Closure	\$25.00 (if opened less than six (6) months)
Account Reconciliation	\$20.00 per Hour
Account Research	\$30.00 per Hour
Attorney Letter/Collection	\$75.00 per Letter
Check Photocopy	\$3.00 per Item
Corporate Check	\$5.00 per check \$2.50 Prime and Gem
Guaranteed Signature	\$25.00
Inactive Account	\$5.00 per Month (withdrawn after one (1) year inactive period)
Insufficient Funds Fee Loan Payment Reversal	\$30.00 per Item
***Insufficient Funds Fee	\$30.00 per Item
Money Order	\$5.00 per Money Order \$2.50 Prime and Gem
Non-Member Check Cashing Fee	\$3.00
Non-Member Credit Card Cash Advance	\$10.00 per transaction
Payments from external accounts Visa, MC (debit card only)	\$4.95
Visa, MC, Discover (credit card only)	4.00%
ACH	\$4.95
Returned Mail Fee	\$5.00 per Item
Runner Collection for Insufficient Funds Fee	\$10.00 per Item
Statement Copy	\$5.00 per Statement
Statement Fee	\$1.00
Stop Payment ACH/Corporate Check	\$50.00 per Item

Telephone Transfer	\$3.00 per Call (three (3) free telephone transfers for Prime members)
Verification of Deposit	\$25.00 per Item
Mastercard Check Card Replacement	\$5.00
Western Union	\$15.00
Wire Transfer (Outgoing)	\$30.00 per Transfer \$15.00 Prime and Gem
Wire Transfer (International)	\$50.00
Notary Fee	\$6.00
Skip a Payment Fee	\$30.00
<b>CHECKING ACCOUNT FEES</b>	
Check Printing (Clarke American)	Prices may vary depending upon style
Gem Checking Account Service	\$8.00 per Month
***Courtesy Pay	\$30.00 per Item
Insufficient Funds	\$30.00 per Item
PayLyn Insufficient Funds Fees	\$22.00 per Item
Re-Enter for Insufficient Funds Fees Items	\$30.00 per Item
Stop Payment/Personal or ACH	\$30.00 per Item
Stop Payment for Series of Checks in Sequence	\$30.00 per Series
<b>EFT FEES</b>	
***ACH or ATM Insufficient Funds Fee	\$30.00 per Item
ACH Exception	\$10.00 per Item
ATM Foreign Transaction	\$5.00 per Transaction
<b>OVERDRAFT PROTECTION FEE</b>	
Line of Credit Advance (Increments of \$100.00)	\$5.00 per Advance

<b>SAFE DEPOSIT BOX FEES</b>	
5 x 10 Box	\$50.00
10 x 10 Box	\$100.00
*Emergency Drill Schedule (Member No-Show)	\$100.00
Key Deposit	\$25.00
Lost Key (1)	\$9.00
Both Keys Lost (Lock Replacement and/or *Emergency Drill)	\$100.00

\*Emergency Drill – Includes opening lock, lock Repair, 2 keys, PAK envelope, and basic service call. This fee will only be charged when no other service is performed.

\*\*\*Fee applies when insufficient funds are created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

