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TAPCOcu.org

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 3/17/2014

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	
Regular Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Moola Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
PACE Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA \$25.00 to \$19,999.99 \$20,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	0.75 / 0.75 0.85 / 0.85 1.00 / 1.00 1.10 / 1.10	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00 \$20,000.00 \$50,000.00 \$100,000.00	Daily Balance	—
HSA	—	—	—	—	\$5.00	—	—	—	Account limitations apply.
Money Market Checking \$1,000.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 or greater	0.03 / 0.03 0.03 / 0.03 0.05 / 0.05 0.10 / 0.10 0.15 / 0.15	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$1,500.00	\$1,000.00 \$5,000.00 \$10,000.00 \$25,000.00 \$50,000.00	Daily Balance	Account withdrawal limitations apply.
Advantage Checking	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$500.00	Daily Balance	—
Premier Checking	—	—	—	—	\$5.00	—	—	—	—
Simple Checking	—	—	—	—	\$5.00	—	—	—	—
PACE Checking	—	—	—	—	\$5.00	—	—	—	Account 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 Regular Savings, Moola Savings, PACE Savings, Holiday Savings, Vacation Savings, IRA, Money Market Checking, and Advantage Checking 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. IRA and Money Market Checking 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 Regular Savings, Moola Savings, PACE Savings, Holiday Savings, Vacation Savings, IRA, Money Market Checking, and Advantage Checking accounts, 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 the minimum required share(s) in a Regular Savings, Moola Savings, or PACE Savings 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 Money Market Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Regular Savings, Moola Savings, PACE Savings, IRA, Money Market Checking, and Advantage Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Regular Savings, Moola Savings, PACE Savings, Holiday Savings, and Vacation Savings 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 a transfer request would exceed the transfer limitation set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension or closure by the Credit Union and the Credit Union may impose a charge. Moola Savings is for members age 0-12, must have a parent or guardian joint on the account. At age 13, Moola Savings is converted to a PACE Savings account. PACE Savings is for members age 13-17, must have a parent or guardian joint on the account. At age 18, PACE Savings is converted to a standard Regular Savings account. For HSA's, you must maintain a \$5.00 minimum balance at all times. Withdrawals from this account may be conducted by Debit or ATM card only. For Money Market Checking accounts, you may make five (5) withdrawals per month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Advantage Checking accounts, you must be 55 or older and you will receive free basic checks or \$5.00 credit towards designer checks. For Premier Checking accounts, you will be charged a monthly fee if you elect to receive paper statements as disclosed in the Fee Schedule. There is no charge for monthly statements. The first box of checks is free with this account. For Simple Checking accounts, you may be issued a restricted ATM Card only. Courtesy

Pay is not available on this account. You may make electronic and cash deposits only, no checks accepted. You will be charged a monthly fee for this account as stated in the Fee Schedule. PACE Checking is for members age 13-17, must have a parent or guardian joint on the account if under the age of 18. At age 18, PACE Checking is converted to a standard Premier Checking account.

**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. See Courtesy Pay Disclosure for additional details. Courtesy Pay is not available on HSAs and PACE Checking accounts.

**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	\$5.00
Number of Shares Required	5

**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>CHECKING ACCOUNT MONTHLY FEES</b>	
Premier Checking Paper Statement	\$4.00 /Month
PACE Checking Paper Statement	\$4.00 /Month
Simple Checking	\$5.00 /Month
<b>MONEY MARKET CHECKING ACCOUNT FEES</b>	
Minimum Balance Requirement	\$5.95 /Month If Minimum average daily balance not met
Excessive check Withdrawal	\$0.50 /Item withdrawals in excess of five per month if daily balance is below \$6,000.00
<b>CHECKING ACCOUNT FEES</b>	
Check Printing	Prices may vary depending upon style
NSF	\$30.00/Item
Courtesy Pay	\$30.00 /Item
Overdraft Protection	\$4.00 /Transfer from Regular Savings \$5.00 /Item-Transfer from Line-of-Credit, if less than \$1,000.00 transferred
<b>EFT FEES</b>	
ATM Transaction	\$0.50 for each ATM transaction at an ATM not owned by the Credit Union
NSF	\$30.00/Item
Card Replacement	\$5.00
Foreign Transaction	3% of Transaction Amount (Visa Credit & Debit Cards)
Pin Reissue	\$2.00
ATM Card Renewal	\$5.00
<b>IRA FEES</b>	
IRA Closure	\$25.00
<b>HSA FEES</b>	
HSA	\$2.50 /Month
<b>OTHER SERVICE FEES</b>	
Early Account Closure (Regular Savings closed within 60 days of opening)	\$15.00
Credit Union Checks	\$3.00
Money Orders	\$2.00

Account Reconciliation	\$20.00 /Hour
Deposited Item Return	\$20.00 (plus third party fee)
Fax (Outgoing)	\$3.00/Fax – For first two pages, \$1.00 for each additional page
Inactive Account	\$5.00 /Month – after 1 year of inactivity
Photocopy	\$0.50 /Copy
Wire Transfer (Incoming)	\$15.00
Wire Transfer (Outgoing)	\$15.00 domestic
Copy of Draft	\$1.50 /Item in excess of two per month. \$2.50 /Item faxed to credit union
Counter Checks	\$0.10 each
Replacement Statement	\$1.00/Page
Re-open Account – Third Time	\$25.00
Gift Cards	\$3.00
Travel Cards	\$10.00
Prepaid Debit Card	\$10.00
Excessive Transaction	\$10.00 /Item
Legal Services / Garnishments / Levies	\$40.00
Payment by Phone	\$15.00 / Excludes TAPCO Visa Payment
Skip Pay	\$40.00 /Skip (Qualified Loans only)
Returned Mail	\$5.00 /Month (after two months)
Coin Machine	6% over \$200.00
Stop Payment	\$25.00 /Item
Abandoned Checks / Cards	\$10.00 /Month after 60 days
Copy of CU Check	\$5.00 /Item
Remote Check Deposit	\$1.00 /Month **Paper Statement recipients only
Pay a Person	\$1.00 /Transaction
CardNav	\$2.00 /Month for each card

Bill Pay – Expedited Payment Fees	
Overnight Check	\$14.95
Same Day Payment	\$9.95
<b>SAFE DEPOSIT BOX</b>	
3" x 5" Box	\$25.00
3" x 10" box	\$50.00
5" x 5" Box	\$40.00
5" x 10" Box	\$60.00
10" x 10" Box	\$100.00
Drilling of Boxes	At Cost
Key Replacement Charge	\$10.00
Late Fee	\$3.00/Month after 30 days
<b>BUSINESS ACCOUNTS</b>	
Business Checking	\$25.00 /Month
Early Business Membership Closure. (Closed within 60 days of opening)	\$15.00
<b>NON-MEMBER FEES</b>	
Coin machine	10%
Notary	\$10.00
Checking Cashing	
\$500.00 and under	\$5.00
Over \$500.00	\$10.00

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. All Business accounts are non-interest bearing accounts. \$25.00 minimum opening balance is required for both business savings and checking accounts. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 253.565.9895 or 800.345.7183.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency



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**Effective Date:**

9/1/2017

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