

# TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:  
01/01/2019

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Share Savings	0.10 / 0.10	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	---	Daily Balance	Account Transfer Limitations Apply.
Club	0.10 / 0.10	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account Transfer Limitations Apply.
IRA Share	0.10 / 0.10	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account Transfer Limitations Apply.
Money Market	0.10 / 0.10 0.15 / 0.15 0.195 / 0.20 0.245 / 0.25	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	---	Daily Balance	Account Transfer Limitations Apply.
Checking	0.01 / 0.01	Monthly	Monthly	Monthly (calendar)	\$50.00	---	---	Daily Balance	---

## 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 Share Savings, Club, and IRA Share accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market and 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market accounts are tiered rate accounts. If your daily balance is from \$0.01 to \$2,500.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$2,500.01 to \$10,000.00, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$10,000.01 to \$25,000.00,

the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$25,000.01 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 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 Share Savings, Club, IRA Share, and Money Market 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 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 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 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 \$5.00  
 Number of Shares Required 1

**FEE SCHEDULE**  
 Effective 5/15/16

Checking Account Monthly Service Fees	
Checking Account	Free
Senior Club Account (55 & Over)	Free
Tenn Plus Account (50 & Over)	\$5.00
Business Checking Account Monthly Service Fees <sup>1</sup>	
1 – 500 Items	\$10.00
500+ Items	\$15.00
Money Market Account Fees	
Monthly Service Fee	Free
Excessive Check Fee	\$10.00
Online Access Fees	
Online Access Internet Banking	Free
Online Access Internet Bill Pay	Free
Remote Transfer—Incoming	Free
Remote Transfer—Outgoing	\$3.00 per transfer
Remote Transfer Account Failed Validation Fee	\$10.00 per failed attempt
Remote Transfer NSF/Reject Fee	\$32.00 per NSF/Reject
Remote Transfer Manual ACH Return	\$32.00 per return

<sup>1</sup> Account may be eligible to have monthly fee waived. All criteria must be met. Relationship pricing is based month to month and is subject to change. Criteria: Maintain a \$2500 deposit balance in the business account for the entire month. Other conditions may apply.

Online Access Fees (Continued)	
Online Bill Pay Stop Payment <sup>2</sup>	\$32.00 per item
Other Service Fees	
AccessLine Telephone Banking	Free
Overdraft (Covered by Savings) <sup>3</sup>	Free
Overdraft (Covered by Loan Advance)	\$10.00/Item
Overdraft Fee	\$32.00/Item
Return Item Fee	\$32.00/Item
Overdrawn Fee	\$32.00/Item
Deposited Item Return	\$15.00/Item
Foreign (Non-U.S.) Item Collection Fee (Checks, Drafts etc.)	Per Collecting Financial Institution
Personal Checks (Share Drafts)	Per Catalog
Senior Club Member-Economy Checks	Free
Temporary Checks (4)	\$1.00
Stop Payment—Single Item	\$32.00
Stop Payment—Range of Items	\$32.00
Photocopy of Check	\$3.00/Copy
Return Mail Locator Fee	\$5.00 Item
Statement Copy	\$2.00/Statement
Wire Transfer (Incoming)	\$15.00/Transfer
Wire Transfer (Outgoing) Domestic Only. We do not provide outgoing international wires.	\$25.00/Transfer
Verification of Deposit	\$20.00
Account Research/Reconciliation	\$25.00/Hour Minimum of one hour
Cashier's Check-Member <sup>4</sup>	\$4.00
Cashier's Check-Non Member	\$15.00
Legal Process (garnishment, levies, etc...)	\$100.00
Notary Public/Signature Guarantee	Free
Loan Coupon Book Replacement	\$10.00
Phone Transaction-ATFCU account	Free
Phone Transaction Non Proprietary	\$10.00
CU ATM Transaction	Free
Debit Card Replacement Fee	\$10.00
Debit Card Rush Fee	\$15.00
Debit Card Special Handling Fee	\$10.00

<sup>2</sup> Stop payments on bill payment items only apply to paper checks. Stop payments cannot be placed on electronic items.

<sup>3</sup> For share savings and money market 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, be closed or items will be returned unpaid.

<sup>4</sup> Receive up to six (6) cashier's checks free with Tenn Plus Checking.

Credit Card Fees	
Credit Card Statement Copy	\$3.00/Statement
Credit Card Document Copy	\$3.00/Document
Credit Card Replacement	\$10.00
Credit Card Rush	\$15.00
Credit Card Research	\$15.00/Hour Minimum of one hour
Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Return Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Design Your Own Card	\$9.95
Pay by Phone	\$5.00 for each expedited telephone payment initiated by 24x7 cardholder services.
Safe Deposit Box Fees	
Safe Deposit Box	Fee
3" x 5" Box	\$35.00/Year
3" x 10" Box	\$45.00/Year
5" x 10" Box	\$65.00/Year
10" x 10" Box	\$85.00/Year
Drilling of Boxes	\$200.00
Re Key Box	\$125.00

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

