

FEE SCHEDULE:

Checking Account Fees

- Stop Payment Fee: -\$20.00 per request
- Copy of Check Fee: -\$2.00 per item
- Check Printing Fee: -Prices may vary
- Account Reconciliation Fee: -\$10.00 per hour
- NSF Fee: -\$30.00 per presented item
*Any item that is re-presented for payment is subject to \$30 fee

Other Service Fees (applicable to all accounts)

- NSF Fee for ACH and Allowable Debit Card Transactions: -\$30.00 per transaction
*Any item that is re-presented for payment is subject to \$30 fee
- Incorrect Address Fee: -\$10.00 per month
- Excess Postage Fee: -\$5.00 charge for all mailed documents of 5 pages or more including statements.
- Statement Copy Fee: -\$1.00 per copy
- Deposited Item Return Fee: -\$10.00 per item
- Money Market Fee: -\$30 charge if over 6 transactions per month
- Dormant Account Fee: -\$15.00 per month
- Incoming/Outgoing Foreign Bank Wire Fee: -\$45.00
- Domestic Bank Wire Fee: Outgoing -\$20.00 Incoming—\$10.00
- Excessive Activity (Reg D) Fee: -\$5.00
- Canadian Check Deposit Fee: -\$35.00
- Special Cash Orders: -minimum fee of \$25 or up to 1% of amount ordered

ACH/CHECK RE-PRESENTMENT PRACTICE:

We will charge a Non-Sufficient Funds Fee (NSF Fee) each time an unpaid item/transaction is re-presented and funds are not available. This may result in multiple NSF fees for the same item if it is presented more than once for payment.

Top Tier Federal Credit Union

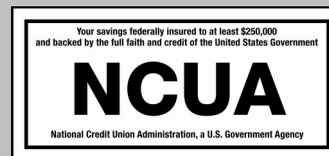
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Truth-in-Savings Disclosure

Savings and Checking Accounts



Top Tier Federal Credit Union

www.toptierfcu.org

Truth-in-Savings Disclosure 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.

Last Dividend Declaration Date: __/__/____

	Regular Savings Account	Vacation Savings Account	Christmas Savings Account	Bond Savings Account	IRA Savings Account	Checking Account	Money Market Account
DIVIDENDS Dividend Rate/ Annual Percentage Yield	See tiered structure	0.00%	*See current rate sheet	0.00%	See tiered structure	0.00%	See tiered structure
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
Balance Requirements							
Minimum Opening Deposit	\$5.00	N/A	N/A	N/A	\$250.00	N/A	\$5.00
Minimum Balance to Avoid Service Fee	\$5.00	N/A	N/A	N/A	\$250.00	N/A	\$5.00
Minimum Balance to Earn the Stated APY	See tiered structure	N/A	N/A	N/A	\$500.00	N/A	\$0.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
Account Limitations	See Section 6 Below						

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings disclosure are Savings 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, Vacation Savings, Christmas Club Savings, Money Market, Bond Savings, IRA Savings and 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 which is set forth in the Rate Schedule.

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 of dividends and dividend period applicable to each account set forth 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 Regular Savings, Vacation Savings, Christmas Savings, Money Market, Bond Savings, IRA Savings and Checking accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in this document. For Regular Savings, Vacation Savings, Christmas Club Savings, Money Market, Bond Savings, IRA Savings and Checking accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For a Christmas Club Savings account, the entire balance will be transferred to your primary savings account on October 1 and the account will remain open. For Savings/Checking accounts, no account limitations apply.

For Money Market Accounts, regular savings accounts and vacation accounts, a member is permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, online banking or telephonic (including data transmission) agreement, order or instruction. If the transfer limitations are exceeded, your account may be charged a fee (see rate and fee schedule) and account privileges may be revoked.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, debit card transaction, debit card withdrawal, automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, debit card transaction or automatic debit. You may consult the Funds Availability Policy 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.