

# SHARE & INVESTMENT RATE SCHEDULES



# SHARE RATE SCHEDULE

EFFECTIVE: 10/23/2020

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rates/ Annual Percentage Yield (APY)	Dividends Compounded	Dividend 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	
Share Savings Account	SEE MASTER RATE SCHEDULE	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	-	\$250.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Christmas Club Account		Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Summer Fun Account		Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply
IRA Accumulation Account		Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	-	\$250.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Roth IRA Account		Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	-	\$250.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Believe It! Account		Monthly	Monthly	Monthly (Calendar)	\$2,500.00	-	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Prime Account		Quarterly	Quarterly	Quarterly (Calendar)	\$10,000.00	-	\$0.00 \$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00 \$300,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply
Kasasa Cash® Account		Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	-
Kasasa Cash Back® Account		-	-	-	-	-	-	-	-
Kasasa Tunes® Account		-	-	-	-	-	-	-	-

# SHARE RATE DISCLOSURE 1 OF 2

EFFECTIVE: 10/23/2020

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*Except as specifically described, the following disclosures apply to all 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, Christmas Club, Summer Fun, IRA Accumulation, and Roth IRA accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union’s Board of Directors. For Believe It!, Prime, and Kasasa Cash 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. Prime and Kasasa Cash 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 Prime 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 the account. For Kasasa Cash accounts, each dividend rate will apply only to that portion of the account balance within each balance range.
- 2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each cycle period. To meet the minimum qualification requirements, you must: 1) make 12 debit card purchases that post and settle to your account during the month; 2) be enrolled in and receive e-statements; and 3) be enrolled in and log into online banking at least once per month. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. **Kasasa Cash.** The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the calendar month, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for balances of \$5,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$5,000.00. In addition, TTCU will refund up to \$20.00 in ATM fees assessed at domestic ATMs that TTCU does not own or operate. If you do not meet all of the minimum qualification requirements during the calendar month, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. **Kasasa Cash Back.** For Kasasa Cash Back accounts, you will receive 2.00% cash back on up to a total of \$250.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the calendar month. A maximum of \$5.00 cash back may be earned per calendar month. In addition, we will refund up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the calendar month, you will not earn a cash back reward and ATM fees will not be refunded to you. **Kasasa Tunes.** For Kasasa Tunes accounts, you will receive up to \$10.00 in initial iTunes® or Amazon.com® credit for purchases posted and settled to your account within the first 30 days of opening your account. Also, for each calendar month, you will receive up to \$5.00 in iTunes or Amazon.com credit for purchases posted and settled to your account when you meet all minimum qualification requirements. In addition, we will refund up to \$20.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all minimum qualification requirements during the monthly qualification cycle, you will not receive the iTunes or Amazon.com credit and ATM fees will not be refunded to you. The iTunes and Amazon.com credits will expire after 30 days.
- 3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 4. 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.
- 5. 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 Share Savings, Christmas Club, Summer Fun, IRA Accumulation, Roth IRA, and Kasasa Cash accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.
- 6. 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 Share Savings, Christmas Club, Summer Fun, IRA Accumulation, Roth IRA, Believe It!, and Prime 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.

# SHARE RATE DISCLOSURE 2 OF 2

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**7. ACCOUNT LIMITATIONS** — For Share Savings, Christmas Club, Summer Fun, IRA Accumulation, Roth IRA, Believe It!, and Prime accounts, you may make no more than six (6) transfers and withdrawals from an account to another account 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 these limitations are exceeded, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. For Believe It! and Prime accounts, there is a minimum withdrawal requirement of \$100.00. For all other accounts, no account limitations apply.

**8. 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 an 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.

**9. 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

**10. RATES** — The rates 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 information on your accounts, please call the Credit Union.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

The Tennessee Credit Union  
P.O. Box 22881 | Nashville, TN | 37202-2881  
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# INVESTMENT RATE SCHEDULE

EFFECTIVE: 10/23/2020

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate	SEE MASTER RATE SCHEDULE	Fixed Rate	\$500.00			Account's Terms	Not Allowed	Allowed- See Transaction Limitations Section	Automatic
91 Days (3 Month)				None	At Maturity				
182 Days (6 Month)				None	At Maturity				
12 Month				Quarterly	Quarterly				
18 Month				Quarterly	Quarterly				
24 Month				Quarterly	Quarterly				
36 Month				Quarterly	Quarterly				
48 Month				Semi-Annually	Semi-Annually				
60 Month				Semi-Annually	Semi-Annually				
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate				SEE MASTER RATE SCHEDULE	Fixed Rate				
91 Days (3 Month)	None	At Maturity							
182 Days (6 Month)	None	At Maturity							
12 Month	Quarterly	Quarterly							
18 Month	Quarterly	Quarterly							
24 Month	Quarterly	Quarterly							
36 Month	Quarterly	Quarterly							
48 Month	Semi-Annually	Semi-Annually							
60 Month	Semi-Annually	Semi-Annually							
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate	SEE MASTER RATE SCHEDULE	Fixed Rate	\$10,000.00					Account's Terms	Not Allowed
91 Days (3 Month)				None	At Maturity				
182 Days (6 Month)				None	At Maturity				
12 Month				Quarterly	Quarterly				
18 Month				Quarterly	Quarterly				
24 Month				Quarterly	Quarterly				
36 Month				Quarterly	Quarterly				
48 Month				Semi-Annually	Semi-Annually				
60 Month				Semi-Annually	Semi-Annually				
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate				SEE MASTER RATE SCHEDULE	Fixed Rate	\$25,000.00			
91 Days (3 Month)	None	At Maturity							
182 Days (6 Month)	None	At Maturity							
12 Month	Quarterly	Quarterly							
18 Month	Quarterly	Quarterly							
24 Month	Quarterly	Quarterly							
36 Month	Quarterly	Quarterly							
48 Month	Semi-Annually	Semi-Annually							
60 Month	Semi-Annually	Semi-Annually							

# INVESTMENT RATE DISCLOSURE 1 OF 1

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*Except as specifically described, the following disclosures apply to all 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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. DIVIDEND PERIOD** — For each account, the dividend period is the account’s term. The dividend period begins on the first day of the term and ends on the maturity date.
- 3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.
- 4. 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 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.
- 5. ACCRUAL OF DIVIDENDS** — For all 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, accrued dividends will not be paid.
- 6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.
- 7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
- 8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if funds are withdrawn from your account before the maturity date.
  - a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:
    - Terms of 3 Months: 91 days’ dividends
    - Terms of 6 Months or greater: 180 days’ dividends
  - b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet been earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.
  - c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    - (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
    - (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.
- 9. RENEWAL POLICY** — The renewal policy for accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, there is a grace period of five (5) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- 10. NONTRANSFERABLE/NONNEGOTIABLE** — Accounts are nontransferable and nonnegotiable.
- 11. 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

# MASTER RATE SCHEDULE

## ADDENDUM TO TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE: 10/23/2020



ACCOUNT TYPE	Applicable Tier or Maturity	REGULAR DIVIDENDS/APY				
		Dividend Rate/Annual Percentage Yield (APY)				
<b>SHARE RATES</b>						
Share Savings Account	-	0.10% / 0.10%				
Christmas Club Account	-	0.10% / 0.10%				
Summer Fun Account	-	0.10% / 0.10%				
IRA Accumulation Account	-	0.25% / 0.25%				
Roth IRA Account	-	0.25% / 0.25%				
Believe It! Account	-	0.10% / 0.10%				
Prime Account	\$0	0.00% / 0.00%				
	\$2,500.00	0.10% / 0.10%				
	\$10,000.00	0.10% / 0.10%				
	\$25,000.00	0.15% / 0.15%				
	\$50,000.00	0.20% / 0.20%				
	\$100,000.00	0.25% / 0.25%				
	\$300,000.00	0.30% / 0.30%				
<b>Kasasa@Cash Checking</b>						
Qualifications* met		\$5,000.00	1.98% / 2.00%			Range of Rates APY may range from .33% to 2.00% depending on the account's balance.
		\$5,000.01 & Up	0.25% / 0.25%			
Qualifications* not met		No tier	0.03% / 0.03%			
<b>INVESTMENT RATES</b>		<b>MINIMUM OPENING BALANCE</b>				
Share Certificate or IRA Share Certificate		\$500.00	\$5,000.00	\$10,000.00	\$25,000.00	JUMBO CD \$100k minimum
		<b>REGULAR DIVIDENDS/APY</b>				
		Dividend Rate / APY	Dividend Rate / APY	Dividend Rate / APY	Dividend Rate / APY	Dividend Rate / APY
	91 days (3 mo)	0.15% / 0.15%	0.15% / 0.15%	0.15% / 0.15%	0.25% / 0.25%	0.35% / 0.35%
	182 days (6 mo)	0.15% / 0.15%	0.15% / 0.15%	0.20% / 0.20%	0.30% / 0.30%	0.40% / 0.40%
	12 Month	0.20% / 0.20%	0.25% / 0.25%	0.30% / 0.30%	0.45% / 0.45%	0.55% / 0.55%
	18 Month	0.30% / 0.30%	0.30% / 0.30%	0.40% / 0.40%	0.50% / 0.50%	0.60% / 0.60%
	24 Month	0.30% / 0.30%	0.30% / 0.30%	0.40% / 0.40%	0.50% / 0.50%	0.60% / 0.60%
	36 Month	0.40% / 0.40%	0.40% / 0.40%	0.50% / 0.50%	0.65% / 0.65%	0.65% / 0.65%
	48 Month	0.50% / 0.50%	0.50% / 0.50%	0.55% / 0.55%	0.65% / 0.65%	0.65% / 0.65%
	60 Month	0.55% / 0.55%	0.70% / 0.70%	0.75% / 0.75%	0.75% / 0.75%	0.80% / 0.80%

\*Qualifications for Kasasa@Cash dividends: see Share Rate Schedule