

Deposit Account Rate and Fee Schedule

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- 4. Balance Information**—The minimum balance required to open each account is set forth above. The par value savings in this Credit Union is \$25 for type 01.
- 5. Minimum Balance to Avoid Imposition of Fees**—The minimum daily balance required is set forth above. A \$5 below minimum charge applies to Interest Checking. A \$10 below minimum charge applies to Money Markets.
- 6. Minimum Balance to Obtain APY Disclosed**—You must maintain the balances set forth in the section titled "Minimum Daily Balance" to obtain the stated APY.
- 7. Balance Computation Method**—We use the daily balance method to calculate the dividend on your account with the exception of the Free Checking account which is a non-dividend-bearing account. This method applies a daily periodic rate to the balance in the account each day. Dividends begin to accrue on the business day you deposit cash or non-cash items (checks, for example).

A. Transaction Limitations—In a month you may not make more than six withdrawals or transfers to another account or to third parties by preauthorized, automatic or telephone transfer. No more than three of the six transfers made may be made by check, signature-based debit card purchase or point-of-sale transaction by ATM card. If you exceed these transfer limitations, you will incur a \$15 fee per transfer and your account may be converted to a checking account per Federal Regulation D.

B. Excess Withdrawals—Six cash or check withdrawals are allowed per month. Each additional withdrawal will be assessed a \$5 charge. Accounts maintaining balances of \$2,500 or more for the month and loan holders are exempt. This fee does not apply to transactions made on ATMs.

Nature of Dividends—Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

Money Market Accounts (\$500 minimum)

Balance	Dividend Rate	Annual Percentage Yield
\$0–499.99	0.00%	0.00%
\$500–999.99	0.99%	1.00%
\$1,000–4,999.99	1.74%	1.75%
\$5,000–9,999.99	2.23%	2.25%
\$10,000–19,999.99	2.72%	2.75%
\$20,000 or more	3.44%	3.50%

Certificates of Deposit

Term	Interest Rate	Annual Percentage Yield
6 Month	2.97%	3.00%
12 Month	3.45%	3.50%
Minimum Opening Deposit		\$500
Interest Compounded		Quarterly
Interest Credited		Quarterly
Renewal Policy		Automatic
Additional Deposits at Maturity		Allowed
Interest Withdrawal		Allowed

- 1. Rate Information**—The Interest Rate and Annual Percentage Yield (APY) on your accounts are set forth below at left. The Interest Rate and APY are fixed and will remain in effect for the term of the account. The APY is based on an assumption that interest will remain in the account until maturity.
- 2. Compounding and Crediting**—The compounding and crediting frequency is set forth above. The interest accrual period is quarterly. Accrued interest is paid quarterly on the anniversary day, and on the maturity date of the Certificate of Deposit.
- 3. Term**—The term is a fixed rate time certificate as indicated by the term set forth above.
- 4. Balance Information**—The minimum balance required to open each account is set forth. The par value of savings in Tigers is \$25.
- 5. Interest Accrual Method**—We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on the business day you deposit cash and non-cash items (checks, for example).
- 6. Withdrawal of Interest Prior to Maturity**—Any funds withdrawn will not earn interest for the current and succeeding interest periods, thus reducing the earnings and APY on this account.
- 7. Early Withdrawal Penalty**—Any withdrawal of the principal balance which does not reduce the balance of the account below the "Minimum Balance" will be subject to the following penalty: the early withdrawal penalty when the term is one year or less equals 90 days of interest. When the term is greater than one year, the penalty is 180 days of interest. Any withdrawal of the principal balance which reduces the balance of the account below the "Minimum Balance" will result in the penalties described above being applied to the entire principal amount and in cancellation of the certificate. Penalties shall not apply for: 1) withdrawals of paid interest, or 2) withdrawals made subsequent to the death of any owner. IRS penalties may apply.
- 8. Renewal at Maturity**—The owner will have a 10-calendar-day grace period following maturity to instruct the Credit Union as to the disposition of the certificate. Unless instructed to the contrary, the certificate will be renewed at the rate in effect at maturity. If such a rate is not available, the funds will be placed in the owner(s) IRA Accumulation account (for IRAs) or primary savings account (for certificates). If the owner wishes to make any changes in the terms of the certificate, no interest will be earned for the number of grace days used.
- 9. For IRAs and Coverdell Savings Accounts Only**—Refer to your IRA Trust Agreement for additional disclosures.

Truth in Savings

Deposit Account Information



TIGERS
CREDIT UNION

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Schedule of Fees

Savings

Over six withdrawals per month— <i>Does not apply to ATM transactions, current loan holders or those with balances \$2,500 and more.</i>	\$5.00 per item
Savings Account closed within 180 days of opening	\$10.00 per account
Savings Account Regulation D Violation Fee*	\$15.00 per item

*Over six withdrawals/transfers to another account/third parties by preauthorized/automatic/telephone transfer. No more than three out of six transactions may be by check (\$100 minimum on money markets) or signature-based debit card purchases or point-of-sale transactions. Your account may be converted to a checking account per Federal Regulation D.

Checking

Check printing— <i>Fee depends on the style of checks ordered</i>		Returned Deposited Check	\$15.00 per item
Non-Sufficient Funds Return— <i>Check or ACH</i>	\$20.00 per item	Collection Check	\$15.00 per item
Non-Sufficient Funds Paid— <i>Debit Card</i>	\$20.00 per item	Savings Transfer to Cover Overdraft	\$5.00 per item
Uncollected Funds Return— <i>Check or ACH</i>	\$20.00 per item	Statement Copy	\$1.00 per month
Items Paid Against Uncollected Funds	\$20.00 per item	Check Copy— <i>Free on Virtual Branch</i>	\$1.50 per check
Stop Payment— <i>Check or ACH</i>	\$20.00 per item		

ATM

Debit Card Merchant Transactions	FREE
ATM Point-of-Sale Transactions	FREE
CO-OP Network ATM Transactions	FREE
ATM Withdrawal, Inquiry or Transfer Fee <i>Non-CO-OP Network ATM Transactions</i>	\$1.00 per item
Replacement of ATM/Debit Card and/or Replacement PIN/Member Select PIN	\$5.00 per item

Electronic Services/Wire Transfers

Online Account Access	FREE
Online Bill Pay	FREE
Wire Transfer	\$9.00 per item
International Wire Transfer/Western Union	Current charge
Western Union	Tiered by amount

Miscellaneous

Notary Services— <i>Members only</i>	FREE	Non-Telephone Teller Transactions <i>Transactions and inquiries that could have been made at no charge on Telephone Teller that are made by calling the office.</i>	FREE
Telephone Teller Transactions	FREE	Check Cashing— <i>For members</i>	FREE
Money Orders	\$1.35 per item	Dormant Account Fee <i>No activity for at least 11 months. Minors, credit card holders and \$500+ balances excluded.</i>	\$5.00 per month
Single/Dual Signature Travelers Cheques	\$1.50 per \$100	Garnishment/Levy Processing Fee	\$50.00 per event
Bank Check	\$0.50 per item		
Account Reconciliation/Research <i>One hour minimum</i>	\$15.00 per hour		

Deposit Account Rate and Fee Schedule

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at Tigers Credit Union, a division of West Community Credit Union. We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (573) 443-8462.

Savings & Checking

Account Types	<input type="checkbox"/> 01	<input type="checkbox"/> 75	<input type="checkbox"/> 77	<input type="checkbox"/> 73
	Savings	Free Checking	Interest Checking	Money Market
Dividends				
Dividend Rate (1)	0.75%	N/A	0.60%	See reverse for rates.
Annual Percentage Yield (1)	0.75%	N/A	0.60%	
Compounding and Crediting	Quarterly	N/A	Monthly	Monthly
Dividend Period (2)	Quarterly	N/A	Monthly	Monthly
Balance Requirements				
Minimum Opening Deposit (3 & 4)	\$25 Par	\$0	\$500	\$500
Min. Daily Balance No Fees (5)	—	—	\$500	\$500
Min. Daily Balance for APY (6)	\$100	\$0	\$500	\$500
Balance Method (7)	Daily	—	Daily	Daily
Monthly Fee	—	—	—	—
Acct. Limitations	A	None	None	A
See notes below.	B	None	None	None

1. Rate Information—The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The Dividend Rate and APY may change at any time as determined by the Board of Directors.

2. Dividend Periods—The dividend periods on your accounts are set forth above. For monthly dividend accounts the beginning date of the first dividend of the calendar year is January 1 and ends January 31 and each month thereafter. For quarterly dividend accounts the beginning date of the first dividend period of the calendar year is January 1 and ends March 31 and each quarter thereafter. Dividends are declared prior to each dividend period.

3. Effect of Closing an Account—If you close your account before dividends are credited, you will not receive the accrued dividends.

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