



TCT FEDERAL CREDIT UNION
 416 Rowland St.
 Ballston Spa, NY 12020

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

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	/	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer limitations apply.
Sub Share (Club Accounts)	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account transfer limitations apply.
Money Market (Regular)	/	Monthly	Monthly	Monthly (calendar)	\$500.00	---	\$500.00	Average Daily Balance	Account transfer limitations apply.
Money Market (Special)	/	Monthly	Monthly	Monthly (calendar)	\$60,000.00	---	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account transfer limitations apply.
Share Draft Checking	/	---	---	---	---	---	---	Average 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, Sub Share, Money Market (Regular), Money Market (Special), and IRA Share 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. The Money Market (Regular) accounts are tiered rate accounts. If your average daily balance is

from \$500.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 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. The Money Market (Special) accounts are tiered rate accounts. If your average daily balance is from \$500.00 to \$59,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate

Schedule will apply. If your average daily balance is \$60,000.00 or greater, the second 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. The IRA Share accounts are tiered rate accounts. If your average daily balance is up to \$50,000.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$50,000.01 to \$100,000.00, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$100,000.01 to \$150,000.00, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$150,000.01 to \$250,000.00, the fourth dividend rate and annual

percentage yield listed for this account will apply. If your average daily balance is greater than \$250,000.00, the fifth 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. 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 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 Money Market (Regular) and Money Market (Special) 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.

6. ACCOUNT LIMITATIONS — For Share Savings, Sub Share, Money Market (Regular), and IRA Share

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 Money Market (Regular) accounts, you may make four (4) withdrawals from your account each month. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. For Money Market (Special) accounts, you may make two (2) withdrawals from your account each month. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. If your account balance falls below \$60,000.00 you will have 30 days to bring your account back to a least \$60,000 to maintain the special account designation. For Share Draft 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 card withdrawal, debit card withdrawal, debit card point-of-purchase, 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.

8. BONUS — For Share Savings account(s), you will receive \$5.00 for opening an account. To earn the bonus, your entire principal balance must remain on deposit for 90 days.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

SHARE VALUE

Par Value of One Share	\$5.00
Number of Shares required	1

The rates and fees 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 and fee information on your accounts, please call the Credit Union.

TCT Federal Credit Union
416 Rowland Street
Ballston Spa, NY 12020
(518) 884-7002

17 Gilbert Street
Cambridge, NY 12816
(518) 677-2676

9 Hunter Brook Lane
Queensbury, NY 12804
(518) 793-1958

520 Vischer Ferry Rd
Clifton Park, NY 12065
(518) 383-0106

