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## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE: 02/01/25**

The rates, fees and terms applicable to your account at Tucoemas Federal Credit Union (Credit Union) are provided with 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 to Calculate Dividends	
Regular Share Savings	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$250.00	\$250.00	Average Daily Balance	—
Representative Payee	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$250.00	Average Daily Balance	—
Special Share	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$250.00	Average Daily Balance	—
Holiday Club	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$250.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$250.00	Average Daily Balance	Account withdrawal limitations apply.
Secured Visa Share Savings	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$360.00	—	\$360.00	Average Daily Balance	Account limitations apply.
IRA Daily	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account limitations apply.
Money Action	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	—
<b>Kasasa Cash Qualifications Met (See Section 2)</b>	\$0.00 to \$5,000.00 0.05% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	—	Average Daily Balance	—
<b>Qualifications Not Met (See Section 2)</b>	\$5,000.01 or greater 0.05% / .29% to 0.05% / 1.00%								
Kasasa Cash Back	—	—	—	—	\$1.00	—	—	—	—

## 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 Regular Share Savings, Special Share, Holiday Club, Vacation Club, Secured Visa Share Savings, IRA Daily, Money Action, 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. 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 tiered 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 requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 debit card purchases that post and settle your account; 2) be enrolled in and receive electronic statements; and 3) sign on to online banking at least one time per month. The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which dividends are paid. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the accounts reward. The following transactions do not count toward earning account rewards: ATM processed transactions, transfers between accounts, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Kasasa accounts that are inactive for a period of six (6) months will be closed and the account balance will be transferred to a Regular Share Savings account.

**Kasasa Cash.** The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification

requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on 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, we will not assess internal ATM surcharges and 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 monthly qualification cycle, the third dividend rate and annual percentage yield 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 3.00% cash back on up to \$250.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$7.50 cash back may be earned per monthly qualification cycle. In addition, we will not assess internal ATM surcharges and 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 monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**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.

**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. For Regular Share Savings, Special Share, Holiday Club, Vacation Club, Secured Visa Share Savings, IRA Daily, Money Action, and Kasasa Cash accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club and Vacation Club

accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share Savings, or Representative Payee 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 Regular Share Savings accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share Savings, Special Share, Holiday Club, Vacation Club, Secured Visa Share Savings, and IRA Daily, and Money Action 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. 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after May 31 and the account will remain open. For Secured Visa Share Savings accounts, refer to the Consumer Credit Card Agreement and Disclosure. For IRA Daily accounts, refer to your IRA Custodial Agreement for limitations on distributions. For Regular Share Savings, Special Share, Money Action, Kasasa Cash, and Kasasa Cash Back 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 card 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

**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

**9. RATES** — The rates provided in or with the Rate 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 information on your accounts, please call the Credit Union.

**10. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

**LOCATIONS**

Save Mart Branch: Mary's Vineyard Shopping Center  
1591 E. Noble Ave  
Visalia, CA 93292

Downtown Visalia Branch  
400 W Center Ave  
Visalia, CA 93291

Akers Branch  
614 S Akers St  
Visalia, CA 93277

Tulare Branch  
2083 E. Bardsley Ave  
Tulare, CA 93274

Porterville Branch  
1389 W. Henderson Ave.  
Porterville, CA 93257

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