

Tidemark Federal Credit Union

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TRUTH-IN-SAVINGS DISCLOSURE BUSINESS ACCOUNTS EFFECTIVE DATE: June 1, 2021

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	Balance Range for Tiered Accounts	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
Prime Share Account		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100.00	Daily Balance	
Money Market Club Account	\$1,000 to <\$10,000	0.25%/0.25%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance	
	\$10,000 to <\$50,000	0.40%/0.40%								
	\$50,000 to <\$100,000	0.45%/0.45%								
	\$100,000+	0.50%/0.50%								
Basic Checking		N/a	N/a	N/a	N/a	---	\$500.00	N/a	N/a	
Deluxe Checking		N/a	N/a	N/a	N/a	---	\$1,000.00	N/a	N/a	
Premium Checking	\$1,000 to <\$10,000	.30%/ .30%	Monthly	Monthly	Monthly (calendar)	---	\$15 Monthly Fee Applies	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance	
	\$10,000 to <\$50,000	.35%/ .35%								
	\$50,000 to <\$100,000	.45%/ .45%								
	\$100,000+	.55%/ .55%								

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 all 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. The **Money Market Club and Premiere Checking** accounts are Tiered Rate 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 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 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

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 a Prime Share account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Basic and Deluxe Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Fee Schedule. For Money Market Club and Premium Checking 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 is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Prime Shares there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated on 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 balance 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 on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. None at this time.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM 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 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.

Fee Schedule Business Accounts

OTHER SERVICE FEES	
Account Research	\$25.00/hour or fraction thereof
ATM Withdrawal Fee	\$2.00/each ~after 8 free per month (unlimited free withdrawals at all TFCU owned ATMs)
Attachment (tax, levy, garnishment)	\$50.00/each
Bad Address on Accounts	\$10.00/for initial and \$5.00 per month thereafter
Cashier's Check	\$8.00/each
Check Cashing On-Us by Non-Member	>\$100 \$8 each
Coin & Currency Services	Basic: First \$1,000 free; thereafter .15% Deluxe & Premium: First \$5,000 free; thereafter .15%
Copies Check Copy (Share Draft or Cashier's Check) Deposit Item	\$3.00/each 3.00/each
Collection Item Fee Domestic / Foreign	\$20.00 / \$30.00
Debit Origination One Time Recurring	\$8.00/each Free
Dormant Accounts Share Balances <\$800; no other share or loan balances; no activity for 1 year.	\$5.00/month

Item Processing Fees Basic Checking	Up to 25 free checks paid, then \$.10 each Up to 25 deposit items, then \$.10 each
Deluxe Checking	Up to 50 free checks paid, then \$.10 each Up to 50 deposit items, then \$.10 each
Premium Checking	Up to 100 free checks paid, then \$.10 each Up to 100 deposit items, then \$.10 each
Monthly Maintenance Fee	Basic: \$5.00 per month (applied only if average daily balance falls below \$500) Deluxe: \$7.50 per month (applied only if average daily balance falls below \$1,000) Premium: \$15.00 per month (applied only if average daily balance falls below \$10,000)
Notary	Free
Returned Items NSF and Returned Item	\$30.00/each Share Draft, ACH, ATM, POS overdraft, Zelle, Popmoney
Returned Deposit Item (3 rd Party and Loan Payment)	\$20.00/each
Reopen Checking Account	\$30.00/occurrence
Prime Share Withdrawals (staff assisted)	4 free each month. \$1.00 each additional
Money Market Club Withdrawals	1 free each month. \$10.00 each additional
Short-Term Account History	\$1.00/page
Statements Electronic Paper Mailed Copy	Free \$1.00/each \$1.00/page

Stop Payment Order (ACH, Zelle, Popmoney and Checks)	Free on online banking or audio response (checks only); staff assisted \$20.00/each
Telephone Transfers (Staff Assisted)	\$8.00/each
Wire Transfers Incoming Outgoing	\$8/each \$15.00/each (Domestic)
OVERDRAFT PROTECTION	
Transfer from Prime Share	\$3.00/each
Transfer from Overdraft Privilege	\$30.00/transfer if account goes below \$(10).
DEBIT/CREDIT CARDS	
Replacement Card	First 2 per year free; thereafter \$5.00/each
Replacement PIN	\$3.00/each
VISA International Service Assessment (ISA)	1% of transaction amount on international multi-currency transactions; .8% on single-currency transactions
Cardholder Dispute where it's determined that Cardholder is responsible	\$25/each item
ONLINE ACCOUNT ACCESS	
On-Line and Mobile Banking	Free
Bill Pay	Free
Bill Pay Proof of Payment Order	\$20.00/each

