

Tidemark Federal Credit Union

PO Box 1630
 Millsboro, DE 19966
 302-629-0100
www.tidemarkfcu.org

TRUTH-IN-SAVINGS DISCLOSURE

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	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	ACCOUNT LIMITATIONS
Prime Share Account		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100	Average Daily Balance	See Section 6
Money Market Club Account	\$1,000 to <\$10,000 \$10,000 to <\$50,000 \$50,000 to <\$100,000 \$100,000+	0.25%/0.25% 0.40%/0.40% 0.45%/0.45% 0.50%/0.50%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance	
Kids Club Account		1.25%/1.26%	Monthly	Monthly	Monthly (calendar)	---	---	\$5	Average Daily Balance	
Holiday Club Account		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	Account transfer limitations apply
IRA Account	\$100 to < \$50,000 \$50,000+	.75%/ .75% 1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	---	---	\$100 \$50,000	Average Daily Balance	
Educational Savings Account		.90%/ .90%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	
Health Savings Account		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	
High Tide Checking Account	Tier 1 \$1 - \$10,000 >\$10,000 Tier 2 \$1 - \$20,000 >\$20,000 Tier 3 \$1 - \$25,000 >\$25,000	1.00%/1.00% 0% 1.98%/2.00% 0% 3.93%/4.00% 0%	Monthly	Monthly	Monthly (calendar)	---	---	\$1	Average Daily Balance	
Standard Checking		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	---	---	\$2,000	Average Daily Balance	
Encore Checking		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	---	---	\$2,000	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 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 IRA 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.

The **High Tide Checking Account** is a Stepped Tiered Rate Rewards based account, the Dividend Rate and Annual Percentage Yield is applied to each balance range shown if you meet the account qualifications. In addition to dividends, you will receive cash back on signature-based debit and credit card purchases as follows: Tiers 1 and 2, 1%; Tier 3, 2%. You will also receive a refund of ATM transaction fees. Qualifications and restrictions follow:

Tier 1 requires a minimum of 10 posted signature-based debit or credit card purchases per month and use of online or mobile banking and eStatements; maximum dividend, cash back reward, and ATM refunds are limited to \$15 monthly; however, if dividends exceed \$15, you will continue to earn dividends on your account. Tier 2 requires a minimum of 15 posted signature-based debit or credit card purchases per month, \$5,000 or more in aggregate loan balances*, and use of online or mobile banking and eStatements; maximum dividend, cash back reward, and ATM refunds are limited to \$40 monthly; however, if dividends exceed \$40, you will continue to earn dividends on your account. Tier 3 requires a minimum of 15 posted signature-based debit or credit card purchases per month, \$50,000 or more in aggregate loan balances*, and use of online or mobile banking and eStatements; maximum dividend, cash back reward, and ATM refunds are limited to \$100 monthly; however, if dividends exceed \$100, you will continue to earn dividends on your account. * In order for a mortgage loan to qualify, it must be a ARM held in Tidemark FCU's portfolio.

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 Prime Share, Money Market Club, Kids Club, Holiday Club, IRA, Educational Savings, Health Savings, and Standard and Encore 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 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.

6. Account Limitations. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours during the last week of October and your account will remain open. You may make one withdrawal during the club period from November through October. If you wish to make any additional withdrawals during the period, your account will be closed.

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

OTHER SERVICE FEES	
Account Research	\$15.00/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	\$5.00/each
Check Cashing On-Us by Non-Member	>\$100 \$8 each
Copies Check Copy (Share Draft or Cashier's Check) Deposit Item	\$3.00/each \$3.00/each
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
Notary	Free
Returned Items NSF and Returned Item Returned Deposit Item (3 rd Party and Loan Payment)	\$30.00/each Share Draft, ACH, ATM, POS overdraft, Zelle, Popmoney \$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
Kids Club Withdrawals	4 free each month. \$5.00 each additional
Encore Checking	\$10 opening fee \$10 per month

Short-Term Account History	\$1.00/page
Statements Electronic Paper Mailed Copy* *A free paper copy is available to e-statement enrollees in any branch for up to 2 months beyond the effective date of the statement.	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	Free \$15.00/each (Domestic)
OVERDRAFT PROTECTION	
Transfer from Prime Share	\$5.00/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
SAFE DEPOSIT BOX ANNUAL FEES	
3X5 / 5X5 / 3X10	\$25 / \$30 / \$35
5X10 / 10X10	\$50 / \$70

Lost Key	Actual cost to drill
Any member requesting special services that are beyond the scope of Tidemark FCU's normal business practices will be charged for any direct costs associated with those services. Fees are subject to change by Board action.	

