

Tidemark Federal Credit Union

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

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: May 23, 2023

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		.10%/.10%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100	Average Daily Balance	See Section 6
Money Market Club	\$1,000 to <\$9,999.99 \$10,000 to <\$49,999.99 \$50,000 to <\$99,999.99 \$100,000+	1.70%/1.71% 1.80%/1.81% 1.90%/1.92% 2.00%/2.02%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance	
Kids Club		1.25%/1.26%	Monthly	Monthly	Monthly (calendar)	---	---	\$5	Average Daily Balance	
Holiday Club		.10%/.10%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	Account withdrawal limitations apply
IRA	\$100 to < \$49,999.99 \$50,000+	.75%/1.75% 1.00%/1.00%	Monthly	Monthly	Monthly (calendar)	---	---	\$100 \$50,000	Average Daily Balance	
Educational Savings		.90%/.90%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	
Health Savings		.10%/.10%	Monthly	Monthly	Monthly (calendar)	---	---	\$100	Average Daily Balance	
High Tide Checking	Tier 1 \$1 - \$10,000 >\$10,000 Tier 2 \$1 - \$20,000 >\$20,000 Tier 3 \$1 - \$25,000 >\$25,000 Qualifications Not Met	1.00%/1.00% 0% 1.98%/2.00% 0% 3.93%/4.00% 0% 0%	Monthly	Monthly	Monthly (calendar)	---	---	\$1	Average Daily Balance	
Standard Checking		.10%/.10%	Monthly	Monthly	Monthly (calendar)	---	---	\$2,000	Average Daily Balance	
Encore Checking		---	---	---	---	---	---	---	---	

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 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 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. If you do not meet the requirements of the account, you will not earn a dividend.

* In order for a mortgage loan to qualify, it must be an 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 the minimum required share(s) in a prime account. 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 Checking, 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 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 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.

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 effective 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.

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
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* NSF and Returned Item** Returned Item** Returned Deposit Item (3 rd Party and Loan Payment)	\$30.00/each Share Draft, ACH, ATM, POS overdraft \$30.00/each Bill Pay \$35.00/each Zelle, Account Transfer \$20.00/each
Reopen Checking Account	\$30.00/occurrence
Prime Share Withdrawals (staff assisted)	4 free each month. \$1.00 each additional
Kids Club Withdrawals	4 free each month. \$5.00 each additional
Encore Checking	\$5 per month***
Short-Term Account History	\$1.00/page
Statements	

Electronic Paper Mailed Copy*	Free \$1.00/each \$1.00/page
*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.	
Stop Payment Order Checks, ACH Zelle, Account Transfer	Free on online banking or audio response (checks only); staff assisted \$20.00/each Self-service \$15; staff assisted \$20/each
Telephone Transfers (Staff Assisted)	\$8.00/each (does not apply to loan payments)
Wire Transfers Incoming Outgoing	Free \$15.00/each (Domestic)
OVERDRAFT PROTECTION	
Transfer from Prime Share or Money Market	\$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 single and multi-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.

*Does not apply to Encore Checking.

** These are 3rd party fees charged to us that are passed through to the member.

*** This fee is waived in any month you conduct a minimum of 10 posted signature-based debit or credit card purchases per month.

