Waterbury CT Teachers Federal Credit Union

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DIVIDEND DATE: 11/1/26

The rates, fees and terms applicable to your account at the 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	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Head Start Savings (under age 18)	$0.00 to $1,000.00 4.50% / 4.60% $1,000.01 or greater .10% / to .10%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	$10.00	—	$10.00	Daily Balance	No Regulation D account limitations
Members' Money Market	$0.00 to $2,499.99 .35% / .35% $2,500.00 to $4,999.99 .50% / .50% $5,000.00 to $9,999.99 .65% / .65% $10,000.00 to $19,999.99 .75% / .75% $20,000.00 to $49,999.99 .85% / .85% $50,000.00 or greater 1.00% / .1.00%	Monthly	Monthly	Monthly (Calendar)	$500.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Summer Check Club	.10% / .10%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.

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	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 Checking	.05% / .05%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	No Regulation D account limitations
A+ Checking	$0.00 to $10,000.00 1.05% / 1.05% $10,000.01 or greater .10% / to .10%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$5.00	Daily Balance	No Regulation D account limitations
InTune Checking	—	—	—	—	$5.00	—	—	—	No Regulation D account limitations
Second Chance Checking	—	—	—	—	$250.00	—	—	—	No Regulation D account limitations.

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, Head Start Savings, Vacation Club, Christmas Club, IRA Share, Members' Money Market, Summer Check Club, Regular Checking, and A+ Checking accounts, the dividend rate and annual percentage yield may change monthly 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. Head Start Savings, Members' Money Market, and A+ Checking 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 Members' Money Market 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. For Head Start Savings and A+ Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. A+ CHECKING ACCOUNT —*The A+ Checking account is a tiered rate account. If your daily balance is $10,000.00 or below and you perform the following qualifications each cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. You must complete and have posted to your account: 1) a minimum of ten (10) debit card purchases within the qualification cycle; 2) a minimum of one (1) monthly direct deposit, or a minimum of one (1) posted ACH auto debit, or a minimum of one (1) posted online bill pay using CU@Home within the qualification cycle; and 3) you must enroll and receive e-statements. If your balance is greater than $10,000.00 and you meet all of the qualification requirements, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. If all qualifications have been met for the qualification cycle, you will automatically be refunded for domestic ATM fees in accordance with 4b. If you do not meet all of the qualification requirements during the qualification cycle, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account and you will not be eligible for ATM refunds. A+ Checking cannot be used as an investment account. At the sole discretion of the Credit Union, if it is determined that the account is being so abused, notice thereof will be given to cease abuse and failing to do so, the account will be closed 60 days from notice.

3. INTUNE CHECKING ACCOUNT — To qualify for InTune Checking account rewards (up to $5.00 iTunes® store credit) and domestic ATM fee refunds in accordance with 4b, you must perform the following qualifications each cycle: 1) enroll and receive e-statements; and 2) complete and have posted to your account a minimum of 15 debit card purchase transactions within the qualification cycle. If InTune Checking qualifications are not met during a qualification cycle, your account will not earn the $5.00 iTunes® credit and you will not be eligible for ATM refunds.

4. A+ CHECKING AND INTUNE CHECKING ACCOUNTS —

a. The qualification cycle means a period beginning one (1) day prior to the first day of the current statement cycle through the close of business one (1) day prior to the close of the current statement cycle.

b. If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to $25.00 per qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. ATM fees of $4.99 or less will be reimbursed up to a maximum of $4.99 per individual transaction. ATM fees of $5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

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5. SECOND CHANCE CHECKING - For Second Chance Checking accounts you must keep $250.00 in the account at all times and have a direct deposit once a month. After your account has been open for 30 days you are eligible for a debit/check card. A maximum of $25.00 in ATM fees will be refunded each month. There are no overdraft privileges offered with this account and should you have more than 6 overdrafts in a 12 month period your account may be closed. There is a monthly fee associated with this account as disclosed in the fee schedule.

6. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

7. 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.

8. 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.

9. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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, Vacation Club, Christmas Club, IRA Share, Summer Check Club, Regular Checking, and A+ Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, 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.

10. ACCOUNT LIMITATIONS — For Regular Share, Head Start Savings, Vacation Club, Christmas Club, Members' Money Market, and Summer Check Club, 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. For Vacation Club accounts, the entire balance will be paid to you by check or transferred to another account of yours at your request and the account will remain open. For Members' Money Market accounts, the minimum amount allowed per check is $500.00. For Summer Check Club accounts, disbursements will be made at your request and the account will remain open. For IRA Share, Regular Checking, A+ Checking, InTune Checking, and Second Chance Checking accounts, no account limitations apply.

11. 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 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.

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.

12. BONUS — For InTune Checking account(s), you will receive a $20.00 credit for the iTunes® store for opening an account. The $20.00 credit expires after 60 days. Monthly iTunes® credits earned each statement cycle will be used to reimburse purchases made within the following month. Credits expire after 30 days.

13. 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

14. RATES — The rates 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 information on your accounts, please call the Credit Union.

15. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency