

**Teamsters Credit Union
Truth-In-Savings Disclosure**

Team *ADVANTAGE* Checking Account

Current Rates and Fees:

The dividend rate and the annual percentage yield for Team *ADVANTAGE* Checking Accounts are disclosed on Teamsters Credit Union's current Schedule of Dividend Rates and Annual Percentage Yields (APY). Fees and charges that may be assessed on your account are disclosed below. Current rates and fees may also be obtained by calling the credit union at (763) 267-6300.

Variable Rate Accounts:

The dividend rate and annual percentage yield may change every quarter as determined by the credit union's board of directors.

Compounding:

Dividends will be compounded quarterly and credited quarterly. The dividend period is a quarter. The beginning date of the first dividend period of the calendar year is January 1 and the ending date is March 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the date the credit union's board of directors declares a dividend for the preceding dividend period.

Effect of Closing an Account:

If you close your account before the end of the dividend period, you will not be paid the accrued dividends for the period.

Minimum Deposit and Balance Requirements:

To open a club account, you must (1) have a regular share account, and (2) deposit a minimum of \$25.00.

To earn the annual percentage yield disclosed, you must maintain a minimum daily balance of \$300.00 for each day of the dividend period. You will not earn dividends for any day that your balance drops below \$300.00.

How Dividends are Calculated:

Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the balance in the account each day.

When Dividends Begin to Accrue:

Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day you make your deposit. See Regulation CC, Funds Availability for more information.

Nature of Dividends:

Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.

Fee Schedule:

The following fees may apply to your account:

Check Printing Fee	Price varies depending on style
Per Item Service Fee	\$0.20 per check, after 30 checks per month
Debit Card Replacement Fee	\$10.00
Overdraft Transfer Fee	\$3.00 per transfer
NSF Paid Fee	\$25.00 per item
NSF Returned Fee	\$25.00 per item
Deposited Item Return Fee	\$25.00 per item
Stop Payment Fee	\$25.00 per request
Account Research Fee	\$25.00 per hour (\$5.00 minimum)

Important: Share Savings accounts are non-transactional accounts and by law are limited to six transfers per month. Once the maximum number of six transfers is reached, no additional transfers from savings to checking can occur, even if there are funds available in your savings account to cover checking items. To avoid costly overdraft charges, you must maintain the necessary funds in checking with no more than six transfers from savings during a one month period.