

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

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**Holiday Club, Vacation Club, Education Club, Strike Club**

**Current Rates and Fees:**

The dividend rate and the annual percentage yield for Holiday Club, Vacation Club, Education Club, and Strike Club 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 \$5.00. To earn the annual percentage yield disclosed, you must maintain a minimum daily balance of \$5.00 for each day of the dividend period. You will not earn dividends for any day that your balance drops below \$5.00.

**Maximum Withdrawals:**

Holiday Club – One withdrawal (via automatic transfer to your share account) will occur on November 1.  
Vacation Club – Two withdrawals per calendar year at member's discretion.  
Education Club – Four withdrawals per calendar year at member's discretion.  
Strike Club – One withdrawal per calendar year at member's discretion; or unlimited withdrawals during strike.

**Dividend Calculation:**

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.

**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:

Below Minimum Balance Fee (BF)	\$3.00 per withdrawal
Withdrawal Over-Limit Fee (WF)	\$3.00 per withdrawal when maximum is exceeded
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)