

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

Share Account

Current Rates and Fees:

The dividend rate and the annual percentage yield for Share Accounts are disclosed on Teamsters Credit Union's current Schedule of Dividend Rates and Annual Percentage Yields (APY). Fees 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 Balance Requirements:

To join the credit union, you must purchase a \$5.00 share by depositing a minimum of \$15.00 (includes one share and \$10.00 Membership Fee).

To earn the annual percentage yield disclosed, you must maintain a minimum daily balance of \$50.00 for each day of the dividend period. You will not earn dividends for any day that your balance drops below \$50.00.

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.

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:

Membership Fee	\$10.00
Paper Statement Fee	\$3.00 per statement
Statement Copy Fee	\$5.00 per statement
Dormant Account Fee	\$10.00 per month
Account Research Fee	\$25.00 per hour (\$5.00 minimum)
Check Cashing Fee	\$5.00
Third Party Check Withdrawal Fee	\$5.00
Below Minimum Balance Fee	\$3.00
Deposited Item Return Fee	\$30.00 per item
Stop Payment Fee	\$30.00 per check
Address Correction Fee	\$3.00
Incorrect Address Fee	\$10.00
Certified Check	No fee
Notary Service	No fee

Fee Descriptions:

Address Correction Fee:

Statement of account/other credit union correspondence is forwarded, with forwarding address provided by the US Postal Service. To avoid the address correction fee, please maintain a current address on record here.

Incorrect Address Fee:

Statement of account/other credit union correspondence is returned to the credit union for incorrect address.

Third Party Check Withdrawal Fee:

Check withdrawal request payable to third party, for example: "John Doe OR ABC Company".

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.