TRAVIS
CREDIT UNION
P.O. Box 2069
Vacaville, California 95696
(707) 449-4000 • (800) 877-8328

Share Account Disclosure

This disclosure supplements your Membership Disclosure Statement and other applicable disclosures. Please keep these documents together for your records

PRIME SHARE ACCOUNT

A $5 deposit in a Prime Share Account and the payment of a one-time membership fee makes you a shareholder (owner) of the Credit Union.

TARGET SHARE ACCOUNT

A Target Share Account can only be opened by an established member who already has a Prime Share Account. ATM access to this account is not permissible. If there are not monetary transactions in your target share account for 90 consecutive days and your balance is less than $100, the account will be closed and the balance will be transferred to your share savings account.

INDIVIDUAL RETIREMENT ACCOUNTS

For information relating to IRA and for IRS restrictions on early withdrawals and tax penalties contact any branch office or call the Member Service Center at (707) 449-4000 or toll free at (800) 877-8328.

COVERDELL EDUCATION SAVINGS ACCOUNTS (CESA)

For information relating to CESA's and for IRS restrictions on early withdrawals and tax penalties contact any branch office or call the Member Service Center at (707) 449-4000 or toll free at (800) 877-8328.

*PRIME SHARE ACCOUNT - Quarterly Low Balance Fee

Assessed if you are over 21 years of age, your combined average quarterly balances in your savings, money market, IRAs, checking and certificates within the same account number are less than $100 and you have no outstanding TCU loan balances. The fee will also be waived regardless of balance if you have direct deposit of $500 or more each month or there are three or more monetary transactions per month of $10 or more each on your checking account.

TIERED RATES ON PRIME SHARE AND TARGET SHARE ACCOUNTS

End-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, if your end-of day balance is $7,000, you would earn the dividend rate for the $5,000.01 to $10,000.00 balance range for that day on the entire balance and if next day your end-of day balance is $500, you would earn the dividend rate for the $100.00 to $5,000.00 balance range for that day on the entire balance.

ULTIMATE REWARDS

When you enroll in the Ultimate Rewards Program and meet all requirements specified below, you will earn a higher dividend rate and APY on the first $500 balance in your share account. Balances over the $500 will continue to earn the standard dividends and APY. In order to receive the higher rate under the Ultimate Rewards Program, you must have the following services with Travis Credit Union: any checking account; e-statements (no paper statement delivery); and either active Bill Pay (3 or more bills of $10 or more paid every calendar month) or net monthly Direct Deposit of $500 or more. For Youth Accounts, after enrollment, the only requirement is to have e-statements. Anytime you do not meet all program requirements in a month, you will not be paid the higher rate of the program, but will receive the dividend rate for the regular share account. Only one Ultimate Rewards arrangement will be available per Social Security Number of the primary account holder. Members who maintain a $500 balance for a calendar year would earn $19.80 in dividends. Not available for business accounts. Rates are subject to change.

DIVIDEND INFORMATION

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are paid on a monthly basis on the first day of each month following the dividend period. For example, the beginning date of the first dividend period of the year is January 1, and the ending date of the dividend period is January 31. The dividends would be posted following the end of the dividend period, which for this example would be February 1. This dividend and the resulting Annual Percentage Yield Earned (APY Earned) in this example would appear on the February statement. All other dividend periods follow this pattern of dates.

Dividends are compounded monthly on a 365/365 basis, using the daily balance method. The dividend rate is divided by 365 days a year to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

If you close your account before dividends are credited, we may credit these accrued dividends at the time you close your account.

At our discretion, we may change the dividend rate and applicable Annual Percentage Yield on your account at any time without prior notice. Current dividend rates appear on your statement.

No dividends will be paid on Cuenta de Ahorros, Memorial and Relief Accounts or Campaign Accounts.

ANNUAL PERCENTAGE YIELD (APY)

The Annual Percentage Yield (APY) is a percentage rate that measures the total amount of dividends paid on an account based on the dividend rate and the frequency of compounding for a twelve-month period. The APY calculation is based on an assumed term of 365 days. If you withdraw dividends before this period, it may reduce your earnings.

TERMS AND CONDITIONS

The following terms and conditions governing your Share (savings) Accounts constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union"). The Membership Disclosure Statement is included by reference.

CHANGE IN TERMS

The Credit Union reserves the right to change the terms and conditions of your account at any time, including the Schedule of Fees and Charges. The Credit Union will advise you at least (30) calendar days in advance of the effective date of any changes that affect your account.

GENERAL AGREEMENTS:

1. You must open and maintain a $5 minimum balance in a Prime Share Account before you can open any other account or obtain any service from the Credit Union. Please refer to the Membership Disclosure Statement
2. All non-cash deposits are received and credited by the Credit Union subject to final collection. Please refer to our Funds Availability Brochure.
3. The Credit Union may refuse to accept for deposit checks that appear to have been altered, that we believe are invalid or nonnegotiable or that are not payable to you.
4. The Credit Union reserves the right, at its sole discretion, to refuse to open a share account or to accept any further deposits to any existing account.
5. If the only open service you have is a share savings account and the balance is zero, your account will be closed unless you make a deposit within 30 days of receiving notice on your statement. You may reopen your share savings account within 60 days of closure without having to re-qualify for membership.

STATEMENTS:

All ATM, Electronic Transfers or Call-24 transactions will be reported with your regular account activity on a statement mailed to your address of record. For this reason, always keep the Credit Union informed if your mailing address changes. If you only have a Share (Savings) Account, you will receive a statement at least once each calendar quarter. You will only receive a monthly statement when ATM, Electronic Transfers or Call-24 activity has occurred. If you have an active Share Draft (checking) Account, you will automatically receive a statement each month, even if no ATM or Call-24 activity has occurred.

Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of account history from the branch. The charge for this special printout service is listed on the Fee Schedule.

TRANSFER LIMITATIONS:

Certain types of withdrawals are limited by federal regulations. Transfers from a Share Account by preauthorized, automatic (including transfers to cover overdrafts on your checking account), online, or telephone transfers are limited to six per month with no more than three transfers or similar order to third parties. There is no limit to the number of withdrawals made to you in person, at an ATM or through the mail.

NOTICE OF WITHDRAWAL:

Travis Credit Union reserves the right to require 60 days written notice of your intention to withdraw or transfer shares. Withdrawals from an Individual Retirement Account that result in the closure of the IRA plan will subject the account to an IRA Transfer or Closure Fee. Please refer to our Fee Schedule for additional information regarding this fee.

This credit union is federally insured by the National Credit Union Administration.