



INITIAL CHECKING ACCOUNT DISCLOSURE

The information and rates provided in this disclosure are accurate effective 02/03/2025.
 RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.
 PLEASE CALL 1-800-877-8328 OR 707-449-4000 TO OBTAIN CURRENT RATE INFORMATION.

ACCOUNT TYPE	MINIMUM BALANCE TO OBTAIN APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Free Checking Minimum Initial Deposit: \$50 Monthly Service Fee*: \$0.00	N/A	0.00%	0.00%
Investor Checking Minimum Initial Deposit: \$50 Monthly Service Fee*: \$7.50	\$0 - \$999.99	0.00%	0.00%
	\$1,000 - \$4,999.99	0.15%	0.15%
	\$5,000 - \$9,999.99	0.20%	0.20%
	\$10,000 - \$24,999.99	0.25%	0.25%
	\$25,000 - \$49,999.99	0.25%	0.25%
	\$50,000.00 OR MORE	0.25%	0.25%
Health Savings (HSA) Minimum Initial Deposit: \$50 Monthly Service Fee: \$2.00	\$0 - \$99.99	0.00%	0.00%
	\$100 OR MORE	0.25%	0.25%
Access Checking Minimum Initial Deposit: \$50 Monthly Service Fee*: \$0.00	N/A	0.00%	0.00%

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

Terms and Conditions

The following terms and conditions governing your share draft (checking) account constitute a mutually protective service agreement between you and Travis Credit Union (the "credit union"). The Membership Disclosure Statement is included by reference.

***Monthly Service Fee** can be avoided under the following conditions:

- Free Checking** FREE
- Investor Checking** FREE on accounts that maintain a combined minimum daily balance of \$2,500 in the checking account or a combined minimum daily balance of \$5,000 in checking, share, money market and/or certificate accounts. (Combined balance does not include IRA savings or IRA certificates)
- Access Checking** FREE

Other Fees (Also refer to the Fee Schedule)		
NSF (Non-Sufficient Funds) (NSF/UCF) Overdraft Item	Per Presentment	\$29 Three per day, maximum
Online Banking	Access	FREE
Online Bill Payment	Standard Payment Pay Today	FREE \$9.95
ATM Withdrawals	Per Withdrawal at Travis ATMs Per Withdrawal at other Credit Union ATMs reflecting the CO-OP symbol Per Withdrawal at Non-Travis ATMs/non CO-OP ATMs Investor Checking (first 4 withdrawals each month) (each additional withdrawal)	FREE FREE \$1.50 FREE \$1.50
Debit Card	Merchants or Point-of-Sale Terminals	FREE
ATM Card	Point-of-Sale Terminals	FREE
Cost for Checks	Free Checking Investor Checking (Checks not available for Access Checking)	Cost varies by style FREE Classic (standard) checks when ordered one box at a time.
Stop Payment	Per Item Stop on Range of Check Numbers	\$20 \$20

Accounts with Zero Balances

If your checking account has a zero balance for 90 consecutive days, the account will be closed.

Accounts with No Monetary Transactions for 365 Days

If you make no monetary transactions for 365 consecutive days, your account will be closed and the funds will be transferred to your share savings account.

Dividend Information

No dividends will be paid on Free Checking or Access Checking.

Dividends on Health Savings Accounts will be paid each day your checking account balance is \$100 or more. No dividends will be paid for any day your balance falls under \$100.

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 last day of each month following the end of each dividend period. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account.

Dividends are compounded monthly on a 365/365 basis, (366/366 basis during leap years) using the daily balance method. The dividend rate is divided by 365 days a year (366 days a year during leap years) to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

At the Credit Union's discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire at their branch or by calling 1-800-877-8328 or 707-449-4000 about current rates.

Tiered Rates on Investor Checking Accounts

See traviscu.org for current dividend rates and APY for each balance tier. End-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, for Investor Checking, if your end-of day balance is \$7,000, you would earn the dividend rate for the \$5,000 to \$9,999.99 balance range for that day on the entire balance and if next day your end-of day balance is \$1,000, you would earn the dividend rate for the \$1,000 to \$4,999.99 balance range for that day on the entire balance. No dividends will be paid on any day your balance falls below \$1,000.

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 12-month period. If you withdraw dividends before this period, it may reduce your earnings.

Access Checking Account

The Access Checking Account is a non-interest bearing checking account. It is a checkless checking account, which means you cannot write paper checks with this account. Do not order checks from third parties. If a check posts to your Access Checking Account and

there are insufficient funds to pay for the check, the check will be returned but TCU will not assess a Non-sufficient Funds (NSF) Returned Item Fee. You may also incur additional fees from the merchant or other party you were trying to pay when the check was returned.

Your membership relationship with Travis Credit Union is governed by the Membership Agreement and Disclosure. All disclosures can be found at www.traviscu.org/disclosures. Note that since there are no check-writing privileges, references in any agreements to the ability to write checks and associated rights and obligations do not apply to the Access Checking Account.

The Access Checking Account does not come with overdraft services, which means Travis Credit Union will not pay a transaction unless the account has sufficient funds in the Available Balance at the time the transaction is presented. References in any agreements to overdraft services and associated rights and obligations do not apply to the Access Checking Account.

All other terms and conditions in these disclosures apply to the Access Checking Account. Please read all disclosures carefully. These agreements are part of the binding contract between you and us for your membership relationship.

Be aware that some merchants such as gas stations, restaurants, hotels, and rental car agencies do not initially authorize the full amount of the purchase. This may cause the transaction to be force posted to the account even if there are insufficient funds when the full amount of the transaction posts to your account. Your account will not be charged a non-sufficient funds fee but may go into a negative status. You will be responsible for paying any overdrawn amount.

If you choose to utilize check writing or overdraft protection privileges, you must request to be converted to a regular checking account. Any account activity which is inconsistent with the terms of this agreement may result in the account being converted into a regular checking account.

Health Savings Accounts (HSAs)

HSAs are an important feature of consumer-directed healthcare. Federal law allows "qualified" individuals to open these accounts and deposit funds to pay for qualified healthcare expenses. This money is exempt from federal taxes and can help pay for deductible costs and other out-of-pocket medical costs. Because of possible tax consequences, it is recommended that you consult with your tax advisor before opening an HSA. The Credit Union accepts no liability nor responsibility for any penalties associated with the use of HSAs. For more information, please refer to our HSA brochure for more details.

Because of IRS regulations, all transactions will be considered as tax-reportable transactions.

The following services are not available for HSAs: Bill Payment, overdraft protection and loan products. It is your responsibility to determine whether contributions and/or distributions to or from the Health Savings Account meet IRS requirements or exceed maximum annual HSA limits. The credit union is not required to determine whether any distribution is for the payment or reimbursement of qualified medical expenses. Only you are responsible for substantiating that the distribution is for qualified expenses and must maintain records sufficient to show, if required, that the distribution meets IRS requirements.

Statement Cycles

Active accounts receive monthly statements to enable you to reconcile your records. Accounts with no activity will receive a quarterly statement. Monthly statements will not be sent on accounts for which there is no activity in a given month; however, all accounts will receive a statement at least quarterly. Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. Electronic statements are usually posted by the second business day of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of your account history. The charge for this special printout service is listed on the Fee Schedule. Access Checking Accounts will have statements made available electronically only, paper statements are not available. Statements will be available for twenty-four (24) months from when we make the statement first available to you for viewing.

Change in Terms

The credit union reserves the right to change the terms and conditions of your account at any time, including the Fee Schedule. A notice of any changes that would affect your account will be mailed to you 30 business days in advance of the effective date of change.

General Agreements

1. You must open and maintain a prime share (savings) account before you can open a checking account.
2. The depositor(s) agrees to use the forms supplied by the credit union. The credit union reserves the right to return unpaid any other form of order presented or any form incompletely or defectively drawn.
3. All non-cash deposits are received and credited by the credit union subject to final collection. Please refer to our Funds Availability brochure.
4. The credit union may refuse to accept any deposit checks that appear to have been altered, that we believe are invalid, or nonnegotiable or that are not payable to you.
5. We will make payments on current checks drawn on available funds in your checking account when signed by any person authorized on your Account Agreement. Does not apply to Access Checking.
6. A postdated check is a check dated later than the day it was actually presented for payment. We are under no obligation to hold a post-dated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us notice as required under the UCC and a reasonable opportunity to act on it. A stale dated check is a check dated six months or more before the day it was actually presented for payment. We are under no obligation to pay a check on which the date is more than six (6) months old, but we may pay the check in our discretion.

Except where the required notice is given, the account holder agrees not to hold the Credit Union liable for paying or denying payment of any postdated or stale dated checks. Does not apply to Access Checking.

7. Credit union bylaws permit the right to require 60 days written notice of your intention to withdraw or transfer shares.
8. The credit union reserves the right, at its sole discretion, to refuse to open a checking account or accept any further deposits to any existing checking account. The credit union also reserves the right, at its sole discretion and upon prior notice to the depositor, to discontinue or limit the practice of allowing withdrawals by check, draft, or other negotiable order. Any such prior notice shall advise the depositor that the credit union reserves the right after the date specified in said notice not to make payment on any checking account check, draft, or other negotiable order drawn on such account. After the date specified, the credit union shall not be obliged to make any payment from such account, except for the purpose of closing such account.
9. The credit union is not required to honor any restrictive or conditional legend or endorsement on a check you write unless the credit union has agreed in writing, signed by an officer of the credit union to the restriction or condition. An example of a conditional legend is "pay upon completion of work." Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000." Does not apply to Access Checking.
10. Withdrawals can also be made through Call-24 telephone audio response, with a credit union ATM card at designated ATMs or authorized point-of-sale (POS) terminals, or with a Debit Card at any designated ATMs, POS terminals or any Visa® authorized merchant. Call-24 transactions are governed by separate agreement.
11. You will not receive canceled checks with your statement, although all checks are electronically imaged and retained for seven years. Copies of checks are available on request. If you need a copy of an original check, the credit union will furnish a free copy of the first two checks requested for each statement period. Copies of checks beyond the first two checks requested are subject to a small fee. Please refer to the Fee Schedule for current fees. If you receive your statement electronically you can view and print a copy of a check by clicking on the check number. Does not apply to Access Checking.

Stop Payments

Provided such request is timely so that we have a reasonable opportunity to act upon it and you have described the item or account with reasonable certainty, you can place a stop payment on any check drawn on your account before the check has been cleared for payment by notifying us. At your request and risk, the Credit Union will accept a stop payment order. If you notify us orally, you must follow up with a written request. If we do not receive the written request within 14 calendar days of the oral notification, the stop payment will lapse. To stop payment, complete a stop payment order form at a branch or mail a written, signed request. In order for us to effectively stop payment on a check, our computer system requires absolute accuracy. A discrepancy in any information could void the order. We need to know: (1) Your account number, (2) The exact amount, (3) check number(s), if applicable, (4) The name of the person who signed the check and (5) the name of the party to whom the check was made payable. A stop payment will not go into effect until the Credit Union verifies that the check or debit is still unpaid. The order remains in effect for one year and may be renewed for a fee at the end of that period. You may write the Credit Union to cancel a stop payment order at any time. The Credit Union will not accept responsibility so far as it may lawfully limit its liability for the consequences of the stop payment order. You have the burden of establishing the fact and the amount of the loss resulting from any stop payment contrary to a binding stop payment. For information on EFT stop payments, please refer to the Membership Agreement and Disclosure. Does not apply to Access Checking.

Overdrafts (Does not apply to Access Checking)

An Overdraft occurs when you do not have enough money in the "Available Balance" in your checking account at the time a transaction is presented to us for payment.

Overdraft Protection

To help you avoid overdrafts, Travis Credit union offers Overdraft Protection for your checking account. If you have an open-end loan account (line-of-credit) or a Travis Credit Union Visa credit card in good standing with available credit and there are not sufficient funds in your checking account's available balance to cover your checks or other authorized payments, these items will be considered to be requests for a loan advance from the loan account designated by you. Advances will be posted from your loan account to cover your overdraft in \$100 increments. If you have not designated a loan account or credit card, you can designate your savings account for overdraft protection. If designated, the money will be taken from your savings account to cover your checks or authorized payments in the lesser of \$100 or the available funds in your savings account.

If you don't have Overdraft Protection, an Overdraft may be returned or, we may, at our option, elect to pay it pursuant to our Standard Overdraft Practices.

Standard Overdraft Practices

With Standard Overdraft Practices, we may, at our discretion, authorize and pay certain transactions that will overdraw your account, and charge you a Non-sufficient Funds (NSF) Overdraft Item Fee as provided in our Fee Schedule. These transactions include checks, ACH payments, and recurring debit card payments. If we choose to decline or return these items TCU will not assess an NSF Returned Fee. Standard Overdraft Practices does not apply to ATM and everyday debit card purchases and payments. You can choose to Opt-in if you want to enroll in the Standard Overdraft Practices. You can choose to Opt-out at any time.

Debit Card Overdraft Coverage

With Debit Card Overdraft Coverage, we may, at our discretion, authorize ATM and everyday debit card purchases and payments and charge you a Non-sufficient Funds (NSF) Overdraft Item Fee as provided in our Fee Schedule. This is an optional service, and you can choose to Opt-in or Opt-out at any time.

If you Opt-out, we will generally decline the transaction, however, there may be times when TCU will be obligated to pay a transaction against an insufficient Available Balance, but you will not be assessed a Non-sufficient Funds (NSF) Overdraft Item Fee.

Your checking account has two types of balances: the "Current Balance" and the "Available Balance". It is important to understand how the two balances are calculated and how they are used so that you know when you may be charged an NSF Overdraft Item Fee. Your Current Balance is the full amount of all deposits into your account less transactions that have "posted" to (or have been paid from) your account. Your Available Balance is the amount of money in your account that is available for you to use without incurring an NSF Overdraft Item Fee. It is the Current Balance, less holds placed on deposits and pending transactions that have been authorized but have not yet been presented to us for payment (such as pending debit card purchases that have been authorized at the point of sale, but have not been sent to us for payment by the merchant). We use your Available Balance to determine whether to authorize payments and whether to assess an NSF Overdraft Item Fee if there are not sufficient funds at the time of authorization. See the examples below:

Example 1

Assume your Current Balance is \$200, however a deposit is on hold in your account for \$100. This means that your Available Balance is \$100 and you have opted in to Overdraft Protection for Everyday Debit Card Transactions. Further assume that you purchase a jacket using your debit card at the merchant's point of sale terminal for \$150. There are not sufficient available funds in the account to cover the cost of the jacket. TCU is required to pay the amount requested by the merchant, taking your account negative. You will be charged an NSF Overdraft Item fee for this transaction because there were not sufficient funds available at the time the transaction was authorized. Subsequent transactions that post to the account while in a negative balance or without a sufficient available balance for the transactions, will be subject to an NSF Overdraft Item fee.

Example 2

Assume your Available Balance is \$180 and you have opted in to Overdraft Protection for Everyday Debit Card Transactions. Further assume that you purchase a jacket using your debit card at the merchant's point of sale terminal for \$175. After your purchase, you use your debit card to purchase lunch for \$45. The first transaction had available funds in the account at the time of authorization and it is not subject to an NSF Overdraft Item fee. There were not sufficient funds available in the account to pay for the second transaction without taking the account negative. The second transaction, and any subsequent transactions that post to the account while in a negative balance or without a sufficient available balance for the transactions, will be subject to an NSF Overdraft Item fee.

Example 3

Assume your Available Balance is \$200 and you have opted in to Overdraft Protection for Everyday Debit Card Transactions. Further assume that you purchase groceries using your debit card at the merchant's point of sale terminal for \$210. Your account is drawn negative \$10. The NSF Overdraft Item fee will be assessed on this transaction, however because the account was not overdrawn more than \$30, the fee will be reversed the following day. Subsequent transactions that post to the account while in a negative balance will be subject to an NSF Overdraft Item fee.

To help you manage your account and avoid NSF Overdraft Item Fees, you can see your Available Balance and Current Balance at ATMs, or in Travis Credit Union Online Banking or Mobile Banking. We also provide you with a summary of NSF Overdraft Item Fees on your monthly account statements for the current period and year-to-date.

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