



INITIAL BUSINESS SHARE ACCOUNT DISCLOSURE

The information and rates provided in this disclosure are accurate effective 08/01/2025.
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)
Business Share Account Minimum Initial Deposit: \$5.00	\$0 - \$99.99	0.00%	0.00%
	\$100.00 - \$5,000.00	0.05%	0.05%
	\$5,000.01 - \$10,000.00	0.10%	0.10%
	\$10,000.01 OR MORE	0.15%	0.15%

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

Terms and Conditions

The following terms and conditions governing your Share Account constitute a mutually protective service agreement between you and Travis Credit Union. The Membership Disclosure Statement and the Business Account Fee Schedule are included by reference. The words "You," "Your," and "Yours" mean each and all of those who sign an account application. The words "We," "Us," "Our," and "Credit Union" mean Travis Credit Union (TCU). Opening this account is conditioned on maintaining a business membership in the Credit Union. See the Business Membership Agreement and Disclosure.

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.

Tiered Rates on Business Share Accounts

Your end-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, end-of-day balances within the \$100.00 to \$5,000.00 tier will earn a different dividend rate than end-of-day balances within the \$10,000.01 or more tier.

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 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.

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.

Change in Terms

The Credit Union reserves the right to change the terms and conditions of your account and this disclosure at any time, including the Business Account Fee Schedule. Unless otherwise stated, the changes will be effective immediately.

General Agreements

1. The Business savings account requires a \$5.00 minimum daily balance.
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 non-negotiable or that are not payable to you or the business name of records; and
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 ACH, ATM or Call-24 transactions will be reported with your regular account activity on a statement mailed to the address of record. For this reason, always keep the Credit Union informed of mailing address changes. Business Share (Savings) only accounts, will receive a statement at least once each calendar quarter. You will only receive a monthly statement when ATM, Check Card or Call-24 activity has occurred. If you have an active Business Checking Account, you will automatically receive a statement each month, even if no ATM or Call-24 activity has occurred. Statements are usually mailed during the first 10 business days 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 Business Account Fee Schedule.

Monthly Transaction Activity

Business transactions should only be processed through the business checking account. If the share account is also used for processing transactions, the monthly transaction activity allowances detailed in the Initial Business Checking Account Disclosure will apply to the aggregate of transactions processed through all accounts in calculating per item charges for exceeding the allowance limits. Please refer to our Business Account Fee Schedule.

Notice of Withdrawal

Credit Union Bylaws permit the right to require 60 day's written notice of your intention to withdraw or transfer shares.

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