

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

---

**Money Market Savings Account**

**Money Market:** To open a Money Market, you must first be a member of Teamsters Credit Union (i.e. own a share savings account with a \$50.00 minimum balance). Money Market has a \$2,500.00 minimum opening deposit requirement.

**Transfers and Withdrawals:** Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from the Money Market account to six per calendar month. The types of transfers and withdrawals that are limited are those requested in person, by mail, by messenger, by Audio Teller, to pay your Teamsters Credit Union loan, to have funds mailed directly to you, by fax, telephone, Internet, or preauthorized transfer. If you exceed the limitation set forth above in any statement period, your account will be subject to a fee and may be closed.

**Current Rates and Fees:**

The dividend rate and the annual percentage yield for Money Market Savings Accounts are disclosed on a Teamsters Credit Union's current Schedule of Dividend Rates and Annual Percentage Yields (APY). Fees and charges on your account that may be assessed are disclosed below. Current rates and fees may also be obtained by calling the credit union at (763) 267-6300.

**Dividends:**

Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the balance in the account each day. Refer to Teamsters Credit Union's current Schedule of Dividend Rates and Annual Percentage Yields (APY). Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period. The dividend rate and annual percentage yield may change every quarter as determined by the credit union's board of directors. 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. Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day you make your deposit.

**Effect of Closing an Account:**

If you close your account before the end of the dividend period, you will be paid the accrued dividends for the period.

**Minimum Balance Requirements:**

To open this account, you must (1) have a regular share account, and (2) deposit a minimum of \$2,500.00.

To earn the annual percentage yield disclosed, you must maintain a minimum daily balance of \$2,500.00 for each day of the dividend period. You will not earn dividends for any day that your balance drops below \$2,500.00.

**Fee Schedule:**

The following fees may apply to your account:

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 (1/2 hour minimum)