

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account are provided within this Truth-in-Savings Disclosure. Your account also is governed by the terms and conditions set forth in the Membership Booklet. Trumark may offer other rates for these accounts from time to time.

- Par Value:** The par value of a regular share in the credit union is \$5. A member who fails to maintain a share balance of at least par value may be terminated from membership.
- NCUA Share Insurance:** Member accounts of Trumark are federally insured by the National Credit Union Share Insurance Fund.
- Other Terms & Conditions:** Additional terms and conditions governing your account are set forth in the Membership Booklet. In addition, please refer to the Service Fee disclosure for the current fees and charges associated with your account.

ACCOUNT OVERVIEW

Monthly Requirements to Unlock Benefits: To be eligible for key benefits of Momentum Checking described below, one of the following activities/transaction thresholds must be achieved each month:

- **\$1,000 in electronic deposits:** Electronic deposits include incoming funds posted to the account through electronic channels such as payroll or government direct deposit, ACH transfers, and person-to-person (P2P) payments. Electronic deposits do not include cash or check deposits, ATM deposits, wire transfers, internal transfers between Credit Union accounts, card transactions, bill pay payments, or merchant refunds
- **OR 15 credit + debit transactions:** Eligible debit and credit card transactions are counted based on the calendar month. Qualifying transactions from both accounts are aggregated after the applicable measurement periods have closed. Pending, returned, or disputed transactions do not qualify
- **OR 26 years of age or younger**

Note that activity/transaction thresholds are reset and evaluated on a monthly basis to determine eligibility for benefits.

Benefits Tied to Monthly Requirements: The following benefits are tied to the criteria being achieved each month:

- **Monthly Maintenance Fee Waiver:** A \$10 monthly maintenance fee applies to the account unless the qualifying activity requirements are met during the statement cycle. If the qualifying requirements are met, the monthly maintenance fee will be waived for that statement cycle
- **Non-Trumark ATM Fee Refunds:** Fees charged by Trumark for usage of out-of-network ATMs may be refunded for a given month. Refunds will be credited to the account at the end of the checking statement cycle
- **Non-Trumark ATM Fee Reimbursements:** ATM operator fees charged by other institutions may be reimbursed up to \$5 per month when qualification criteria are met. Reimbursements will be credited to the account at the end of the checking statement cycle

Core Benefits: The following are benefits that are available to Momentum Checking accountholder regardless of qualifying criteria activity:

- **Certificate Rate Boost:** Increase of 0.10% APY for any certificates opened and/or renewed as long as the member’s Momentum Checking account remains open
- **Annual Overdraft Fee Rebates:** Trumark will refund the first two (2) overdraft privilege fees on Momentum Checking accounts that occur each calendar year. The refund will be credited to the members’ Momentum Checking account and will occur within 1-2 business days of the event occurring.

ACCOUNT OPENING AND USAGE

Minimum Checking Account Balance	<u>\$0</u>	
Monthly Fee	<u>\$10/\$0</u>	No fee if qualifying criteria is met during the statement period. Additional details on Page 1.
ATM fees	<u>\$0</u>	For using Trumark ATMs
Non-Trumark ATM fees	<u>\$2/\$0</u>	ATM Transactions – non-Trumark (foreign) ATMs, Foreign ATM fees refunded if qualifying criteria is met during the statement period.

Non-Sufficient Funds (NSF) Fees	<u>\$32</u>	Per item
Returned Check Fee	<u>\$15</u>	Per check deposited to your account and returned by paying bank
Stop Payment Fee	<u>\$32</u>	Per item or series to stop payment for up to six (6) months
Account Closing Fee	<u>\$5</u>	If account closed within 90 days of opening
Pays Interest/Dividends:	NA	This account does not earn interest/dividends.
Other Service Fees		Please consult Trumark's Service Fee disclosure for a full list of service fees

OVERDRAFT OPTIONS FOR CONSUMERS WITH A CHECKING ACCOUNT

Option A: (Default)	Overdraft Service	<u>FREE</u>	Trumark will automatically enroll you in overdraft service (from your primary savings account) when you open your checking account, unless you tell us otherwise.
Option B: (By Request)	Overdraft Service	<u>FREE</u>	Covered by transfer(s) from another requested account other than your primary savings account.
Option C:	Overdraft Privilege Fee	<u>\$32</u>	Per overdraft covered at credit union's discretion, after exhausting other options. Examples are draft checks, electronic transactions, and/or ATM withdrawals and one-time debit card transactions.
	Maximum Number of Overdraft Privilege Fees per Day	<u>Unlimited</u>	Up to the maximum dollar tolerance assigned to the checking account.
	Opting into Extended Overdraft Privilege Coverage	<u>FREE</u>	Refer to the Overdraft Privilege Program Disclosure for additional details pertaining to Extended Overdraft Privilege Coverage.

Overdraft Privilege Fee: Accounts will be charged the standard Overdraft fee of \$32 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$32 for items returned. An overdrawn balance must be repaid within 30 days. We may not pay items under your Overdraft Privilege if you do not qualify, maintain your account in good standing by bringing your account to a positive balance within every 30 day period for a minimum of 24 hours, if you default on any loan or other obligation to Trumark Credit Union or if your account is subject to any legal or administrative order or levy.