

Tri-Valley Service Federal Credit Union  
P.O. Box 16345 – 1920 Cochran Road  
Pittsburgh, PA 15242

**Account Disclosures Rate and Fee Schedule**

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www.trivalleyservice.com – TVS Connect

Type of Share Account	APR	APY	Compound Period	Dividend Period	Date that Dividend is Credited	Min. Balance to open/maintain account	Min. Balance to collect dividend	Min. Balance to avoid fees	Special Acct. Limitations
Share Savings			Quarterly	Quarterly	Last day of period	\$ 5.00	\$ 101.00	None	None
Christmas Club Share			Annually	Annually	15-Oct		\$ 25.00	None	3
Vacation Club Share			Annually	Annually	31-Mar		\$ 25.00	None	None
Share Certificate					Last day of period	\$ 500.00	\$ 500.00	None	4

(STRICT ADHERENCE TO REGULATION D REQUIREMENTS)

- Annual Percentage Rate – Dividend Rate – Nominal rate used to calculate dividends (as of last dividend period).
- Annual Percentage Yield – Dividend rate presuming that dividends are added to the principal and remain on deposit for an entire 365-day term (as of last dividend period).
- Withdrawals from Christmas Club Share accounts are limited to once annually. (See Truth-In-Savings Disclosure 3-F)
- Withdrawals are subject to a 90/365 loss of dividends on the life of the certificate.

**TRUTH-IN-SAVINGS DISCLOSURES**

- Rate information: Although the information reported above may be different for each type of account, all accounts are subject to the following terms:
  - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate (APR) and the Annual Percentage Yield (APY) are the anticipated rates for the applicable period and they may change every dividend period at the discretion of the credit union. All APY disclosures assume that the dividends will remain in the share account in which they are earned. Withdrawing the dividend or transferring the dividend to a different account will reduce the APY (the actual annual percentage yield earned as disclosed on the account statement). The balance method used is the daily balance method which applied the rate to the balance in the account for each day in the period. This daily periodic rate is determined by dividing the annual dividend rate by 365. This daily rate is applied to the account balance each day in the dividend period to arrive at the dividend amount. (A daily rate can be applied whether a credit union compounds interest daily, monthly, quarterly, etc.)
  - Dividends will begin to accrue on cash and non-cash items (i.e. - checks) on the business day that the deposit is made to the account, i.e., dividends are based on the end-of-day balance. Accounts closed before accrued dividends are posted will not be paid a dividend for the amount accrued since the beginning of the period. This restriction applies to all accounts except Share Certificates.
  - Dividend periods begin on the first calendar day of the first month of each period and end on the last calendar day of the last month in each period. The term for all accounts will be 365 days, i.e. 1/365<sup>th</sup> of the rate will be calculated on the balance each day for 365 days or 366 days in leap year.
- Certificate Share: the following information is additional information which applies only to Certificate Share which is dividend-bearing term share accounts:
  - No deposits may be made to increase the principal of a Certificate Share until the maturity date stated on the certificate.
  - The term for all Certificate Share accounts will be based on a 365-day year, i.e. 1/365<sup>th</sup> of the rate will be calculated on the balance each day for actual number of days in the term. For example a 6-month Certificate may be 181, 182, 183 or 184 days depending on the month issued and whether or not the year is a leap year.
  - Renewal/Payout of Certificate Share principal and/or dividend is the member's choice. Choice #1 is assumed if the Credit Union is not notified within two days of maturity. check. 3) deposit of all or part into the Share Savings account of the member's choice. Choice #1 is assumed if the Credit Union is not notified within two days of maturity. Notification of Share Certificate maturity is made 20 days prior to maturity. The payout renewal choice must be made immediately prior to maturity. Dividends payout renewal choice must be made prior to maturity. Dividends are available for withdrawals on the day they are posted (i.e. credited) to the account. For current Share Certificate dividend rates, please call 412-344-3406.
- Account Limitations: when the balance and/or transaction limitations, as notes in the Rate and Fee Schedule above are exceeded, accounts may be subject to fees or may be closed.
  - The fee for deposited checks returned for non-sufficient funds (NSF) is \$35.
  - Withdrawals of \$10,000 or more may require 24-hour notification.
  - Joint ownership means access to all subsidiary accounts on any account number unless otherwise noted.
  - Member may be subject to dormant account fees (\$2.00/month) if account remains inactive for twelve consecutive months.
  - Effective 2/1/03, new member accounts closed within a three (3) month period will be assessed a five dollar (\$5) fee.
  - Withdrawals from Christmas clubs will be assessed a fee of \$5 per occurrence and shall be limited to Reg "D" requirements.

\*TVS Youth Account Program: 1 year share certificate -- \$100 minimum (max of \$2,500)