

**TYNDALL FEDERAL CREDIT UNION**  
**Truth in Savings Disclosures**  
**Share and Classic Checking Accounts**

Except as specifically described, the following disclosures apply to all share and checking accounts. The fees and terms applicable to your account at the Credit Union are provided in these Truth in Savings Disclosures. The applicable rates are included on the Rate Sheet provided with and included as a part of these disclosures. The Credit Union may offer other rates for these accounts from time to time. All accounts described in these Truth in Savings Disclosures are share accounts. These disclosures may differ from your initial Truth in Savings Disclosures provided on the membership agreement. These Truth in Savings Disclosures supersede all prior.

Effective Date: \_\_\_\_\_ Account Type: \_\_\_\_\_

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Money Market and Smart Checking accounts, the Dividend Rate and the Annual Percentage Yield may change periodically as determined by the Board of Directors. For all other share and checking accounts, the Dividend Rate and the Annual Percentage Yield may change monthly as determined by the Board of Directors. For tiered rate accounts, once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. For split rate accounts, the stated Dividend Rates and Annual Percentage Yields will apply to the balance of your account within each range. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

**3. Dividend Compounding and Crediting.** Dividends are compounded and credited monthly. The Dividend Period for each share and checking account is a calendar month. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. The account must be open on the last calendar day of the period to receive the dividend credit.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day funds are verified and credited to your account.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Sheet provided with and made a part of this disclosure. For Regular Share, Uniform Gift to Minors-Share, Club, Money Market, and IRA Share accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the Dividend Period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. Regular Share, Uniform Gift to Minors-Share, Club, and IRA Share accounts use an Average Daily Balance method. Dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. Money Market and Smart Checking accounts are calculated by the daily balance method which applies a daily periodic rate to the principle in the account each day.

**6. Account Limitations.** For Regular Share, Uniform Gift to Minors-Share, Club, and Money Market accounts, no more than six (6) preauthorized, automatic, telephone transfers, check, draft, or debit card to a third party may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For Uniform Gift to Minors-Share accounts, withdrawals may only be made by the account custodian until the minor reaches the age of majority.



(850) 769-9999

**Current \*Share and Checking Account Dividend Rates**  
**Effective Date: August 1, 2024**

<b>Regular Share* Club*</b>		<b>Minimum To Open and Earn APY: \$5.00</b>	
<b>Balance</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>	
\$999.99 or Below	0.01	0.01	
\$1,000.00 - \$24,999.99	0.01	0.01	
\$25,000.00 - \$49,999.99	0.01	0.01	
\$50,000 & Above	0.01	0.01	

<b>Classic Checking</b>		<b>Minimum To Open: \$25.00</b>	
<b>Balance</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>	
\$999.99 or Below	0.00	0.00	
\$1,000.00 - \$24,999.99	0.00	0.00	
\$25,000.00 - \$49,999.99	0.00	0.00	
\$50,000 & Above	0.00	0.00	

<b>IRA Contributory</b>		<b>Minimum To Open and Earn APY: \$50.00</b>	
<b>Balance</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>	
\$50.00 & Above	1.49	1.50	

**Effective Date: August 9, 2023**

<b>Money Market</b>		<b>Minimum To Open: \$1,000.00</b>	
<b>Balance</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>	
\$999.99 or Below	0.00	0.00	
\$1,000.00 - \$9,999.99	0.75	0.75	
\$10,000.00 - 24,999.00	1.00	1.00	
\$25,000.00 - 49,999.99	1.24	1.25	
\$50,000 & Above	1.49	1.50	

**\* Rates are variable and may change at the Credit Union's discretion after the account is opened.  
 Fees may reduce the earnings on the Account.**



**FEE SCHEDULE**  
**Share and Checking Accounts**  
**Effective: August 1, 2024**

\*denotes that a change has been made

**Overdraft Protection Fees**

Tyndall offers a few convenient ways to protect yourself against an overdraft on your Checking or Money Market Account. If you have an overdraft on your account, however, you may be assessed a fee (outlined below) but, depending on the situation and your account status, we may pay the overdraft instead of returning it to the merchant, which is to your benefit. **As an added benefit, Tyndall has a de minimis threshold in place, which means that if your transaction would create an overdraft of \$5.00 or less, we will not charge a fee for the presentment (excluding overdraft transfer fees).** Additionally, we will not charge more than five (5) overdraft fees in a single business day (NSF and Paid NSF Fees combined).

NSF fee (Insufficient Funds fee): \$ 20.00 (**FEE WAIVED**) per presentment (maximum 5 per day) [2] [3]  
Courtesy Pay fee (Paid NSF Fee\*): \$ 20.00 per presentment (maximum 5 per day) [1] [2]

**Checking and Money Market Account Fees**

Stop Payment fee: \$ 20.00 per request  
Deluxe Check Printing fee: Prices may vary depending upon style and quantity  
Check Copy fee: \$ 2.50 per item  
Monthly Service fee (All Checking Accounts): \$ 2.95 (**FEE WAIVED**) per month  
Monthly Service fee (Classic Checking opened on or after 08/01/24): \$ 2.00\* per month; if enrolled in e-Statements, fee is waived  
Monthly Money Mkt Service fee (Money Market): \$10.00 (**FEE WAIVED**) per month; if the account minimum Average Daily Balance is \$2,500, fee is waived

**Other Service Fees (applicable to all accounts)**

Research/recn fee (Account Research fee): \$ 20.00 per hour, with a minimum \$10.00 charge  
Document Copy fee: \$ 1.00 per page (excluding statement copies) \$ 5.00 per statement  
Outgoing Wire fee (Wire Transfer fee outgoing): \$ 15.00 per transfer  
Incoming Wire fee (Wire Transfer fee incoming): \$ 5.00 (**FEE WAIVED**) per transfer  
Inactive Account fee (savings): \$ 5.00 (**FEE WAIVED**) /month after one (1) year of no account activity [4] [5]  
Inactive Account fee (checking): \$ 5.00 (**FEE WAIVED**) /month after one (1) year of no account activity [4] [5]  
Account History fee: \$ 1.00 per page  
Check Print fee (Temporary Checks fee): \$ 3.00 (**FEE WAIVED**) for eight (8) checks  
Returned Deposited Item fee: \$ 3.00 per item  
Corporate Check fee: \$ 5.00 (**FEE WAIVED**) per presentment  
Abused Acct fee: \$ 50.00 per instance  
Loan Payment by Credit Card or ACH (per phone request): \$ 5.00 per payment  
Credit Card Returned Check Charge: Up to \$25.00 (**FEE WAIVED**) [1]  
Invalid Address fee: \$ 5.00 (**FEE WAIVED**) per month after six (6) months  
Fax Copy fee: \$ 2.00 (**FEE WAIVED**) per page  
Card Replacement: \$ 5.00 (**FEE WAIVED**) per card  
Garnishment/Levy: The maximum amount as allowed by State law  
Non-Tyndall Check Copy fee: \$ 5.00 (**FEE WAIVED**) per check  
Same Day Bill Payment fee: \$ 5.00 - \$14.95 (varies based on company)  
Escheat Fee: \$ 25.00 or current balance, if less

**Electronic Funds Transfer Fees**

Tyndall ATMs. Deposits/Withdrawals: No charge  
Non-proprietary ATM's: \$ 1.00 (**FEE WAIVED**) network fee per transaction; surcharge assessed by ATM Owner, at Owners discretion

**Credit Union Membersip**

Membership Share: \$ 5.00 par value  
Membership fee: \$ 1.00 (**FEE WAIVED**)

The fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 850-747-4300 (888-896-3255, toll free).

[1] "Maximum 5 per day" refers to the combined total of NSF Fees and Courtesy Pay Fees.

[2] Fee applies to overdrafts created by check, in-person withdrawal, automated teller machine (ATM) withdrawal, or other electronic means, as applicable. A de minimis threshold applies; fee will not be charged for transactions that would overdraw the account by \$5.00 or less (excluding overdraft transfer fees).

[3] Fee applies to overdrafts created by check, in-person withdrawal, automated teller machine (ATM) withdrawal, or other electronic means, as applicable. A de minimis threshold applies; fee will not be charged for transactions that would overdraw the account by \$5.00 or less (excluding overdraft transfer fees).

[4] Members over age 70 and under age 18 are excluded from the inactivity fee

[5] Accounts with balances \$5,000.00 and over are excluded from the inactivity fee