

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may change rates for these accounts from time to time.									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	See Section 6
Regular Shares	(see below)	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$25.00	Average Daily Balance	See Section 6
On Balance of \$25.00-\$5,000.00	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$25.00	Average Daily Balance	See Section 6
On Balance of \$5,000.01-\$10,000.00	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$5,000.01	Average Daily Balance	See Section 6
On Balance of \$10,000.01 & Over	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$10,000.01	Average Daily Balance	See Section 6
Special Savings	(see below)	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$25.00	Average Daily Balance	See Section 6
On Balance of \$25.00-\$5,000.00	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$25.00	Average Daily Balance	See Section 6
On Balance of \$5,000.01-\$10,000.00	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$5,000.01	Average Daily Balance	See Section 6
On Balance of \$10,000.01 & Over	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$1,000.01	Average Daily Balance	See Section 6
Christmas Club Savings	0.25% / 0.25%	Quarterly	Quarterly	Quarterly	\$25.00	N/A	\$25.00	Average Daily Balance	See Section 6
1 Year Certificate Account	0.50% / 0.50%	Quarterly	Quarterly	Quarterly	\$1,000.00	N/A	\$1,000.00	Average Daily Balance	See Section 6
2 Year Certificate Account	0.75% / 0.75%	Quarterly	Quarterly	Quarterly	\$1,000.00	N/A	\$1,000.00	Average Daily Balance	See Section 6
IRA Non Rollover	0.75% / 0.75%	Quarterly	Quarterly	Quarterly	N/A	N/A	N/A	Average Daily Balance	N/A
Checking (Regular/Plus)	N/A	Quarterly	Quarterly	Quarterly	N/A	N/A	N/A	Average Daily Balance	N/A
Debit Cards	N/A	Quarterly	Quarterly	Quarterly	N/A	N/A	N/A	Average Daily Balance	N/A

Except as specifically described the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

- 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 Tangipahoa Parish Teachers' Credit Union Regular Share Savings, IRA Savings, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage anticipates paying for the applicable dividend period. The ranges of balances and corresponding Dividend Rate and Annual Percentage Yield applicable to each account listed in the Rate Schedule.
- NATURE OF DIVIDENDS**- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- DIVIDEND COMPOUNDING AND CREDITING** - The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. 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
- ACCRUAL OF DIVIDENDS** - For Tangipahoa Parish Teachers' Credit Union Regular Share Savings, IRA Savings, and dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Tangipahoa Parish Teachers' Credit Union Regular Share Savings, IRA Savings, if you close your account before accrued dividends are credited; accrued dividends will not be paid.
- BALANCE INFORMATION** - To open any account, you must deposit or already have on deposit at least the par value of one full share in a Tangipahoa Parish Teachers' Credit Union Regular Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum average daily balance is not met, there will be a service fee as set forth in the Fee Schedule. For Tangipahoa Parish Teachers' Credit Union Regular Share Savings, IRA Savings, 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. For accounts using 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.
- ACCOUNT LIMITATIONS** - For Tangipahoa Parish Teachers' Credit Union Regular Share accounts a minimum of \$25.00 must remain in account at all times to keep account open. For Regular Share Savings accounts a minimum of two transactions per year are required or a fee may be charged to account. For Christmas club accounts, the entire balance will be withdrawn and a check will be mailed to you within the first week of October each year and the account will remain open. If you withdraw any of the account balance at any time, we will close your account and pay you the full balance, you will then have to wait one year before opening a new Christmas club account. There is a maximum deposit of \$15,000.00 per year per social security number.
- FEES FOR OVERDRAWING ACCOUNTS**- Fees may be imposed on each preauthorized automatic debit that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the item. Please refer to the Fee Schedule for current fee information.

Membership and Account Fee Schedule

New Member Fee	\$1.00
NSF Fee	\$6.00
Stop Payment Fee	\$30.00
Statement Research/Copy Fee (per page)	\$1.00
Reinstatement Fee (within 6 months of closing)	\$10.00
Reinstatement Fee (after 6 months of closing)	\$1.00
Credit Report (individual)	\$10.00
Credit Report (joint)	\$20.00
Real Estate Credit Report	\$75.0/\$95.00
Real Estate Application fee	\$25.00
Real Estate Application fee (no cash out, to lower rate only)	\$200.00
Real Estate Appraisal	\$125.00
Dormant account fee (\$5.00/month)	\$5.00
Early closing fee on Christmas Club Accounts	\$5.00
ACH Debit Return Fee	\$15.00
Electronic Title Fee	\$5.00
Statement Printing Fee	\$1.00 semi-annually
Online Loan Payment	\$4.95