



**FamilyADVANTAGE**  
FEDERAL CREDIT UNION

## TRUTH-IN-SAVINGS DISCLOSURE

Effective Date

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure.

JAN 2019

The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compound ed	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$25.00	\$25.00	Average Daily Balance	Account Transfer limitations apply.
Special Share Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	----	----	----	Average Daily Balance	Account Transfer limitations apply.
Holiday Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	----	----	----	Average Daily Balance	Account Transfer limitations apply.
Vacation Club Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	----	----	----	Average Daily Balance	Account Transfer limitations apply.
Regular Share Draft Accounts	/	----	----	----	----	----	----	----	----
Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account Transfer limitations apply.
IRA Accounts	/	Monthly	Monthly	Monthly (calendar)	----	----	----	Average Daily Balance	Account Transfer limitations apply.

### ACCOUNT DISCLOSURES

**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. We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.**

**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 Regular Share Savings, Special Share Savings, Holiday Club and Vacation Club accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market and IRA accounts, 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 Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Money Market** account is a Tiered Rate account. If your Average Daily Balance is from \$2,500.00 to \$7,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$7,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$10,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**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.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated 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 of the period.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. 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 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  
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requirements applicable to each account are stated in the Rate Schedule. For Regular Share Savings and Money Market accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Regular Share Savings accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Money Market accounts, you must maintain an Average Daily Balance of \$2,500.00 to avoid account closure. If your Average Daily Balance falls below \$2,500.00, we may close your account automatically and transfer the balance to another account of yours at the credit union. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** For Regular Share Savings, Special Share Savings, Holiday Club (the full account balance will automatically be transferred to members Regular Share Savings every October), Vacation Club, Money Market and IRA accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed these limitations, your account may be closed. For Holiday Club and Vacation Club accounts, you may make one withdrawal from your account at any time during the calendar year. For each withdrawal in excess of one, you will be charged a fee as disclosed in the Fee Schedule. For Regular Share Draft account, no account limitations apply.

## FEE SCHEDULE

### Regular Share Savings Account Fees

- Low Balance Fee ..... \$10.00/Month  
If minimum average daily balance is not met

### Share Draft Account Fees

- NSF Fee ..... \$31.00/Item
- Courtesy Pay Fee ..... \$31.00/Item
- Stop Payment Fee ..... \$31.00/Request
- Share Draft Printing ..... Prices may vary depending upon style

### Other Service Fees

- Wire Transfer Fee (In & Out) ..... \$15.00/Transfer
- International Wire ..... \$40.00
- Cashier's Check ..... \$2.00/Check
- Money Order ..... \$3.00/Money Order
- Account Reconciliation ..... \$25.00/Hour  
\$25.00 minimum charge
- Account Research ..... \$25.00/Hour  
\$25.00 minimum charge
- Statement Copy Fee ..... \$12.00/Copy  
Account printout ..... \$2.00
- Deposited Item Return Fee ..... \$15.00/Item
- Legal Process Fee ..... \$50.00/Item
- Dormant Account Fee ..... \$10.00/Month  
Charged after 1 year
- Account Closure Fee ..... \$5.00/Account  
If closed within 6 months
- Club excessive withdrawal ..... \$5.00 per request
- Photocopy Fee ..... \$1.00/Copy
- Fax (incoming) ..... \$1.00/Fax
- Fax (outgoing) ..... \$1.00/Fax
- Returned Mail Fee ..... \$5.00/Item
- Check Copy Fee (in-house) ..... \$2.00/Copy
- Copy via home branching ..... no charge up to 8 free per month

### EFT Fees

- ATM Withdrawal/Transfer Fee .... \$1.00/Transaction  
at ATMs not owned by the credit union, 8 free per month

### IAT FEE (International) ..... \$15.00 PER TRANS

- Replace Lost or Damaged Card ..... \$7.00
- Replace Lost or Damaged Card w/Photo. \$10.00
- ACH Overdraft Fee ..... \$31.00/Item
- Debit Card Overdraft Fee ..... \$31.00/Item

### Share Value/Membership Fee

- Par value of one share ..... \$25.00
- Membership Fee ..... \$1.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Family Advantage Federal Credit Union reserves the right to change the service charges, fees, and other features as necessary.

## FAMILY ADVANTAGE FEDERAL CREDIT UNION

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