

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: Dec. 1-31, 2018

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. 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 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	
Membership Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Everyday Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Non-Dividend Bearing Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
Access Savings (no longer offered)	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Contributory Savings	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$2,500.00 to \$24,999.99 0.75% / 0.75% \$25,000.00 to \$99,999.99 0.80% / 0.80% \$100,000.00 to \$249,999.99 1.00% / 1.00% \$250,000.00 to \$499,999.99 1.10% / 1.11% \$500,000.00 or greater 1.20% / 1.21%	Monthly	Monthly	Monthly (Calendar)	—	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Checking	\$1,000.00 to \$2,499.99 0.02% / 0.02% \$2,500.00 or greater 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$20.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Simple Checking	—	—	—	—	\$20.00	—	—	—	—
Secure Checking	—	—	—	—	\$20.00	—	—	—	—
Debit Account	—	—	—	—	\$20.00	—	—	—	Account limitations apply.

RATE SCHEDULE (cont.)									
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	
Legacy Checking - Dividend Option (no longer offered)	\$0.00 to \$2,499.99 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$20.00	\$10,000.00	\$0.00	Average Daily Balance	—
\$2,500.00 to \$9,999.99 0.05% / 0.05%									
\$10,000.00 or greater 0.05% / 0.05%									
Legacy Checking - Free ATM Option (no longer offered)	\$0.00 to \$2,499.99 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$20.00	\$10,000.00	\$0.00	Average Daily Balance	—
\$2,500.00 to \$9,999.99 0.05% / 0.05%									
\$10,000.00 or greater 0.05% / 0.05%									

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.

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 Membership Savings, Everyday Savings, Access Savings, IRA Contributory Savings, Money Market, Premier Checking, and Legacy Checking 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 yields as of the last dividend declaration date that is set forth in the Rate Schedule. IRA Share rates are the same for all IRA types that would include Traditional, Roth, SEP, or ESA. The Money Market accounts are tiered rate accounts. The rate you receive for the dividend period (calendar month) is based on the balance in your account. The balance ranges, dividend rates, annual percentage rates applicable to your Money Market account, as well as the tiers, are listed in the Rate Schedule. Once a particular balance range for the money market is met, the dividend

rate and annual percentage yield for that balance range will apply to the full balance of your account. The Premier Checking and Legacy Checking accounts are tiered rate accounts. The balance ranges, dividend rates and annual percentage yields applicable to each tier are listed in the Rate Schedule. 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 the 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 earning 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 the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market and Premier Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Legacy Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Membership Savings, Everyday Savings, Access Savings, IRA Contributory Savings, Money Market, Premier Checking, and Legacy Checking 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 requirement is not met, you will not earn the annual

percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal 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 Membership Savings, Everyday Savings, Non-Dividend Bearing Savings, Access Savings, IRA Contributory Savings, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Debit Accounts, no shared branching transactions allowed. For new members, no shared branch transactions allowed until after 90 days of membership. For Premier Checking, Simple Checking, Secure Checking, and Legacy Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. 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 draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture

the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

9. RATES — The rates appearing with 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 information on your accounts, please call the Credit Union.

FEE SCHEDULE	
GENERAL FEES	
Account Reconciliation or Research Fee	\$20.00/Hour
Certified or Cashier's Check Fee	\$5.00/Check; fees waived for Legacy Checking with minimum daily balance of \$10,000.00
Check Order Fees	Prices vary depending on style.
Check Printing Fees	\$3.00
Collection Checks – Request for payment of uncollected drafts	\$25.00
Credit Union Teller Check	\$2.00/Check
Deposit Item Return	\$29.00/Item; 1 st party
Deposit Item Return	\$10.00; 3 rd party
Dormant Account/Escheat Fee	\$25.00, prior to account closing
Early Account Closure	\$10.00; 6 months or less
Foreign Check Deposits	\$15.00/Check
Invalid MICR Line Processing Fee	\$1.00/Check
Negative Account Fee	\$5.00/instance from the 11 th – 20 th day
Non Member "On Us" Check Cashing Fee	\$5.00/Check
Overdraft Fee (Paid or Unpaid)	\$29.00
Phone Payments	\$10.95

Single Share Check Cashing Fee	\$5.00/Check; when account balance is less than \$100.00
Skip a Pay Extensions	\$50.00
Statement Copy printed by PTFCU employee	\$5.00/statement
Stop Payment/Declaration of Loss	\$29.00
Tax Levy/Garnishment	\$25.00
Temporary Checks	\$4.00 for 4 checks
Transaction Fees for ATM or Debit Transactions (made outside of the U.S.)	1% of converted transaction amount
Verification of Deposit Form Completion from 3 rd party	\$20.00
Signature Guarantee Fee	\$25.00
Replacement Release of Lien	\$25.00
SHARE ACCOUNT FEES	
Inactivity Fee	\$5.00/Month; members over the age of 18 who have only a single share account with a balance less than \$1,000.00 and no activity in the last 12 consecutive months
Membership Savings Share Account Excessive Withdrawal Fee	\$5.00/Transaction
Paper Statement Fee	\$2.50/Month; if mailed
Single Service Fee	\$5.00/Month; members over the age of 18 who have only a single share account with an average daily balance less than \$50.00
IRA CONTRIBUTORY SAVINGS ACCOUNT FEES	
Transfer Fee	\$25.00
MONEY MARKET ACCOUNT FEES	
Minimum Balance	\$10.00/Month if minimum daily balance is not met
Per Check Fee	\$20.00 over three (3) checks per month
PREMIER CHECKING ACCOUNT FEES	
Minimum Balance	\$10.00/Month if minimum daily balance is not met
SECURE CHECKING ACCOUNT FEES	
Minimum Balance	\$5.00/Month

DEBIT ACCOUNT FEES	
Maintenance Fee	\$5.00/Month
LEGACY CHECKING ACCOUNT FEES	
Minimum Balance	\$10.00/Month if minimum average daily balance is not met
OVERDRAFT PROTECTION	
Transfer from Overdraft Protection from another PTFCU deposit account. (Transfers made from savings will be in \$5.00 increments)	\$5.00/Transfer; fees waived for Legacy checking with minimum daily balance of \$10,000.00
Transfer made from a Ready Cash or Money Management Line of Credit. (Transfers made in \$50.00 increments)	\$5.00/Transfer; fees waived for Legacy Checking with minimum daily balance of \$10,000.00
EFT FEES	
ACH Overdraft (NSF) Fee	\$29.00/Item
ACH Rejection Fee	\$5.00
Bill Payer – HomeBranch bill payment system	No Month service fee or per bill charge for up to 20 bills per month; after that a \$0.40/bill/month charge will apply
Incoming Wire Fee	\$5.00
Non-PTFCU ATM Transaction	\$2.00/Transaction (Withdrawal, Inquiry or Transfer) \$600/card/day maximum withdrawal
Wire Transfer Fee (Domestic)	\$15.00/Transfer
Wire Transfer Fee (International)	\$45.00
Unidentified international Fees	\$20.00
PREPAID DEBIT CARD	
Purchase	\$3.95
Inactivity Fee	\$2.50/Month; after 12 months
TELEPHONE ASSISTED FEE	
Account Inquiries (Balance and history)	\$1.00
Transfer/Payments within the same membership	\$1.00

SAFE DEPOSIT BOX FEES	
3 x 5 Box Rental Fee	\$25.00/Year; \$0.00/Year for Dream Builders Account
3 x 10 Box Rental Fee	\$35.00/Year; \$10.00/Year for Dream Builders Account
5 x 10 Box Rental Fee	\$65.00/Year; \$40.00/Year for Dream Builders Account
10 x 10 Box Rental Fee	\$95.00/Year; \$70.00/Year for Dream Builders Account
Drilled Box Fee	\$125.00
Lost Key Fee	\$25.00/Key
Re-key Fee	Varies

