

**Compounding and Crediting.** Dividends will be compounded quarterly and will be credited to your account quarterly. Alternately, you may choose to have dividends paid to you or to another account rather than credited to this account.

The Annual Percentage Yield is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Dividend Period.** Accounts with a term of 3 months to 5 months, the dividend is posted at maturity. Accounts with a term of 6 months to 60 months, the dividend period is every three months on the anniversary of date opened. For example, the dividend posted for an account opened on February 17th would be on May 17th and every three months thereafter until maturity.

If you close your Term Share Certificate Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements.** The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in this account to earn the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method. The daily balance method applies a periodic rate to the daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for any fees associated with this account.

**Transaction Limitations.** After the account is opened, you may not make additions into the account until the maturity date stated on the account. Not transferable.

**Time Requirements.** Various terms are available for Term Share Certificates. Current term offerings are available by calling 216.739.2300 or 800.828.6446, or by visiting our website: <https://www.taleriscu.org>.

**Early Withdrawal Penalties.** A penalty may be imposed for withdrawals before maturity. The penalty we may impose will equal 90 days dividends on the amount withdrawn except for Term Share Certificate Accounts with a term of twelve (12) months or longer, opened or renewed on or after May 1, 2013. For a Term Share Certificate with a term of twelve (12) months or longer, opened or renewed on or after May 1, 2013, the penalty we may impose will equal one hundred eighty (180) days dividends on the amount withdrawn.

There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty.

**Withdrawals of Dividends Prior to Maturity.** The Annual Percentage Yield is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**Automatically Renewable Account.** This account will automatically renew at maturity. You will receive a renewal notice with a 10-day grace period.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.

**INDIVIDUAL RETIREMENT ACCOUNT (IRA) SAVINGS (INCLUDES ROTH & COVERDELL EDUCATION SAVINGS ACCOUNTS)**

**Rate Information.** The dividend rate and the Annual Percentage Yield may change every month. We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: <https://www.taleriscu.org>.

**Compounding and Crediting.** Dividends will be compounded quarterly, and will be credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above, is March 31.

If you close your IRA Savings account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements.** The minimum balance to open this account is \$100.00.

You must maintain a minimum daily balance of \$100.00 in this account to earn the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method. The daily balance method applies a periodic rate to the daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you deposit non-cash items (for example checks) to the account.

**Fees and Charges.** A Custodial Fee will be deducted annually (Refer to the current "Schedule of Service Charges").

**Transaction Limitations.** TCU reserves the right to require a member intending to make a

withdrawal from an account to give notice in writing of this intent not less than seven days before such withdrawal.

During any statement period, you may not make more than six withdrawals or transfers to another TCU account or to a third party by means of a preauthorized or automatic transfer, online banking, telephone order or instruction. If you exceed the transfer limitations, set forth above in any calendar month/statement period your account may be subject to closure by TCU.

You may make withdrawals or transfers to TCU accounts of yours by completing the proper authorizations.

A 10% Federal Withholding penalty may apply if you make a withdrawal from Traditional and Roth IRA's prior to reaching age 59 ½.

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

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.

**INDIVIDUAL RETIREMENT ACCOUNT (IRA) CERTIFICATE (INCLUDES ROTH & COVERDELL EDUCATION SAVINGS ACCOUNTS)**

**Rate Information.** The current Annual Percentage Yield and Annual Percentage Rate are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: <https://www.taleriscu.org>.

**Compounding and Crediting.** Dividends will be compounded quarterly and will be credited to your account quarterly. Alternately, you may choose to have dividends paid to you or to another account rather than credited to this account.

The Annual Percentage Yield is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Dividend Period.** Accounts with a term of 3 months to 5 months, the dividend is posted at maturity. Accounts with a term of 6 months to 60 months, the dividend period is every three months on the anniversary of date opened. For example, the dividend posted for an account opened on February 17th would be on May 17th and every three months thereafter until maturity.

If you close your IRA Certificate before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements.** The minimum balance required to open this account is \$500.00.

You must maintain a minimum daily balance of \$500.00 in this account to earn the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method. The daily balance method applies a periodic rate to the daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** A Custodial Fee will be deducted annually (Refer to the current "Schedule of Service Charges").

**Transaction Limitations.** After the account is opened, you may not make additions into the account until the maturity date stated on the account. Not transferable.

**Time Requirements.** Various terms are available for IRA Certificates. Current term offerings are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: <https://www.taleriscu.org>.

**Early Withdrawal Penalties.** A penalty may be imposed for withdrawals before maturity. The penalty we may impose will equal 90 days dividends on the amount withdrawn for IRA Certificates with a term of less than twelve (12) months. For IRA Certificates with a term of twelve (12) months or longer, the penalty we may impose will equal one hundred eighty (180) days dividends on the amount withdrawn.

There are certain circumstances, such as death or incompetence of an owner, where we may waive or reduce this penalty.

A 10% Federal Withholding penalty may apply if you make a withdrawal from Traditional and Roth IRA's prior to you reaching age 59 ½.

**Withdrawals of Dividends Prior to Maturity.** The Annual Percentage Yield is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**Automatically Renewable Account.** This account will automatically renew at maturity. You will receive a renewal notice and a 10-day grace period.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.

	Account Type	Annual Percentage Yield	Rate	Maturity Date
<input type="checkbox"/>	Regular Savings Account			
<input type="checkbox"/>	IRA Savings Account			
<input type="checkbox"/>	Holiday / Club Account			
<input type="checkbox"/>	Classic Checking Account			
	\$0.00 - \$999.99			
	\$1,000.00 and over			
<input type="checkbox"/>	Premier Business Checking			
<input type="checkbox"/>	Money Market Accounts			
	\$ 100.00 – \$4,999.99			
	\$ 5,000.00 – \$24,999.99			
	\$ 25,000.00 – \$49,999.99			
	\$ 50,000.00 +			
<input type="checkbox"/>	Term Share Certificate Accounts	<input type="checkbox"/>	IRA	(check one)
<input type="checkbox"/>	3 – 5 months			
<input type="checkbox"/>	6 – 11 months			
<input type="checkbox"/>	12 – 17 months			
<input type="checkbox"/>	18 – 23 months			
<input type="checkbox"/>	24 – 29 months			
<input type="checkbox"/>	30 – 35 months			
<input type="checkbox"/>	36 – 47 months			
<input type="checkbox"/>	48 – 59 months			
<input type="checkbox"/>	60 months			

## TRUTH IN SAVINGS

TALERIS CREDIT UNION

Agreements & Disclosures

## TALERIS CREDIT UNION, INC.

P.O. Box 318072, Cleveland, Ohio 44131-8072  
 7435 Broadview Road, Seven Hills, Ohio 44131  
 Call 216.739.2300 or Toll Free 800.828.6446  
[www.taleriscu.org](http://www.taleriscu.org)



The Board of Directors declares dividends based on current income and available earnings of Taleris Credit Union, Inc. (TCU), after providing for the required reserves at the end of the month. The dividend rate and Annual Percentage Yield shown may reflect either the last dividend declaration date on the account or the earnings TCU anticipates having available for distribution.

#### SAVINGS ACCOUNT

Savings Accounts include your Primary Savings Account, Share Type 00, and any other Savings Accounts identified for example Share Type 01,03,or 07on your Account Statement and Club Accounts.

**Rate Information.** The dividend rate and the Annual Percentage Yield may change every month.We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website:www.taleriscu.org.

**Compounding and Crediting.** Dividends will be compounded quarterly and will be credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and, for the example above, is March 31.

If you close your Savings Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Account Opening /Balance Requirements.** The minimum required to open this account is the purchase of a share in TCU. The par value of a share in TCU is \$5.00. There is no minimum balance requirement to open any other Savings or Club Account once the affiliated Primary Savings Account is opened.You must maintain a \$100.00 minimum daily balance in your account to obtain the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method.The daily balance method applies a periodic rate to the daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for any fees associated with this account.

**Transaction Limitations.** TCU reserves the right to require a member intending to make a withdrawal from an account to give notice in writing of this intent not less than seven days before such withdrawal.

During any statement period, you may not make more than six withdrawals or transfers to another TCU account or to a third party by means of a preauthorized or automatic transfer, online banking, telephone order or instruction.If you exceed the transfer limitations, set forth above in any calendar month/statement period your account may be subject to closure by TCU.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### BUSINESS SAVINGS ACCOUNT

**Rate Information.** The dividend rate and the Annual Percentage Yield may change every month. We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: www.taleriscu.org.

**Compounding and Crediting.** Dividends will be compounded quarterly and credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and, for the example above, is March 31.

If you close your Savings Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Account Opening/Balance Requirements.** The minimum required to open this account is \$100.00 which includes the \$5.00 par value of a Share in TCU.You must maintain a \$100.00 minimum daily balance in your Business Savings Account to obtain the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the average daily balance method. The average daily balance method applies a periodic rate to the average daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current"Business Account Fees Structure" for any fees associated with this account.

**Transaction Limitations.** TCU reserves the right to require a member intending to make a

withdrawal from an account to give notice in writing of this intent not less than seven days before such withdrawal.

During any statement period, you may not make more than six withdrawals or transfers to another TCU account or to a third party by means of a preauthorized or automatic transfer, online banking, telephone order or instruction.If you exceed the transfer limitations, set forth above in any calendar month/statement period your account may be subject to closure by TCU.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### BASIC CHECKING ACCOUNT

**Rate Information.** This is a non-interest bearing account.

**Minimum Account Opening/ Balance Requirements.** There is no minimum balance requirement to open this account once the affiliated Primary Savings Account is opened. However, a direct deposit to this account must begin within the first 60 days this account is open.A direct deposit must be made at least monthly for the entire time the account is open. If a direct deposit is not made during a monthly statement period, at month end the account type will change and the account will be considered a Classic Checking Account with the account requirements and fee schedule for a Classic Checking Account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for fees associated with this account. Member Balance Guardian (MBG) overdraft fees will be imposed for overdrafts created by any transaction other than ATM withdrawal, teller 24e, or Audio Account Access (these transactions are not eligible for the Member Balance guardian program.

**Transaction Limitations.** Withdrawals from your Checking Account are limited to the amount of available funds in your account on the day that we receive the drafts (checks). Cash withdrawals from ATMs are limited to a maximum of \$250.00 of the available funds per day.

The maximum Point-of-Sale purchase is \$1,000.00 of the available funds per day.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### CLASSIC CHECKING ACCOUNT

**Rate Information.** The dividend rate and Annual Percentage Yield may change every month.We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446, (listen to directions), or by visiting our website:www.taleriscu.org.

**Compounding and Crediting.** Dividends will be compounded quarterly and will be credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31.

If you close your Checking Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Account Opening/Balance Requirements.** There is no minimum balance requirement to open this account once the affiliated Primary Savings Account is opened. This is a tiered rate account. You must maintain at least the minimum daily balance of the tier for the dividends to accrue for that day and to earn the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method.The daily balance method applies a periodic rate to the daily balance in the account for the period.A table is provided at the time of account opening.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for fees associated with this account. Member Balance Guardian (MBG) overdraft fees will be imposed for overdrafts created by any transaction other than ATM withdrawal, teller 24e, or Audio Account Access (these transactions are not eligible for the Member Balance Guardian program.

**Transaction Limitations.** Withdrawals from your Checking Account are limited to the amount of available funds in your account on the day that we receive the drafts (checks).

Cash withdrawals from ATMs are limited to a maximum of \$250.00 of the available funds per day.

The maximum Point-of-Sale purchase is \$1,000.00 of the available funds per day.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### STANDARD BUSINESS CHECKING ACCOUNT

**Rate Information.** This is a non-interest bearing account.

**Minimum Account Opening/ Balance Requirements.** There is a \$100.00 minimum balance requirement to open this account once the affiliated Primary Share Business Savings Account is opened.

**Fees and Charges.** Refer to the current "Business Account Fee Structure" for fees associated with this account. Member Balance Guardian (MBG) overdraft fees will be imposed for overdrafts created by any transaction other than ATM withdrawal, teller 24e, or Audio Account Access (these transactions are not eligible for the Member Balance Guardian program).

**Transaction Limitations.** Withdrawals from your Checking Account are limited to the amount of available funds in your account on the day that we receive the drafts (checks).

Cash withdrawals from ATMs are limited to a maximum of \$250.00 of the available funds per day.

The maximum Point-of-Sale purchase is \$1,000.00 of the available funds per day.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### PREMIERE BUSINESS CHECKING ACCOUNT

**Rate Information.** The dividend rate and Annual Percentage Yield may change every month.We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446, (listen to directions), or by visiting our website: www.taleriscu.org.

**Compounding and Crediting.** Dividends will be credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above, is March 31.

If you close your Checking Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements.** There is a \$100.00 minimum balance requirement to open this account once the affiliated (Primary Share) Business Savings Account is opened. You must maintain a \$5,000.00 average daily balance to earn the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the average daily balance method.The average daily balance method applies a periodic rate to the average balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current "Business Account Fee Structure" for fees associated with this account. Member Balance Guardian (MBG) overdraft fees will be imposed for overdrafts created by any transaction other than ATM withdrawal, teller 24e, or Audio Account Access (these transactions are not eligible for the Member Balance Guardian program.

**Transaction Limitations.** Withdrawals from your Checking Account are limited to the amount of available funds in your account on the day that we receive the drafts (checks).

Cash withdrawals from ATMs are limited to a maximum of \$250.00 of the available funds per day.

The maximum Point-of-Sale purchase is \$1,000.00 of the available funds per day.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### HOLIDAY ACCOUNT

**Rate Information.** The dividend rate and the Annual Percentage Yield may change every month. We may change the dividend rate for your account as determined by Taleris Credit Union, Inc.'s Board of Directors. Current rates are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: www.taleriscu.org.

**Compounding and Crediting.** Dividends will be compounded quarterly and will be credited to your account quarterly.

**Dividend Period.** For this account type, the dividend period is quarterly. For example, the

beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31.

If you close your Holiday Account before dividends are paid, you will not receive the accrued dividends.

**Minimum Account Opening/Balance Requirements.** There is no minimum balance requirement to open this account once the affiliated Primary Savings Account is opened.

You must maintain a \$100 minimum daily balance in your account to obtain the disclosed Annual Percentage Yield.

**Balance Computation Method.** Dividends are calculated using the daily balance method.The daily balance method applies a periodic rate to the daily balance in the account for the period.

**Accrual of Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for any fees associated with this account.

**Transaction Limitations.** No withdrawals are allowed from this account until the end of the term. At the end of the term, on October 15th (annually), or the nearest business day, the funds will be transferred to a Checking Account. If no Checking Account is available, the funds will be transferred to the Primary Savings Account.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### CLUB ACCOUNTS (REFER TO SAVINGS ACCOUNT DISCLOSURE)

#### MONEY MARKET ACCOUNT

**Rate Information.** This is a tiered rate account. The rate is based on the average daily balance for the entire dividend period. Refer to the table provided at the time of account opening.

The dividend rate and Annual Percentage Yield may change every week. Current rates are available by calling 216.739.2300 or 800.828.6446 (listen to the directions), or by visiting our website: www.taleriscu.org

**Compounding and Crediting.** Dividends will be compounded monthly and will be credited to your account monthly.

**Dividend Period.** For this account type the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements.** The minimum balance required to open this account is \$100.00.

You must maintain at least the minimum daily balance of the tier for the dividends to accrue for that day.

**Balance Computation Method.** Dividends are calculated using the average daily balance method. The average daily balance method applies a periodic rate to the average daily balance in the account for the period.

**Accrual and Dividends on Non-cash Deposits.** Dividends will begin to accrue on the business day you place non-cash items (for example checks) into your account.

**Fees and Charges.** Refer to the current "Schedule of Service Charges" for any fees associated with this account.

**Transaction Limitations.** During any statement period, you may not make more than six withdrawals or transfers to another TCU account or to a third party by means of a preauthorized or automatic transfer, online banking, telephone order or instruction. If you exceed the transfer limitations, set forth above in any calendar month/statement period your account may be subject to closure by TCU.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Bylaw Requirement.** You must complete the purchase of at least one share in this Credit Union as a condition of membership.

**American Share Insurance.** All accounts are insured to \$250,000 by ASI (American Share Insurance) a private member owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.**

#### TERM SHARE CERTIFICATE ACCOUNT

**Rate Information.** The current Annual Percentage Yield and Annual Percentage Rate are available by calling 216.739.2300 or 800.828.6446 (listen to directions), or by visiting our website: https://www.taleriscu.org.