

NOW. More choices and better options... that's what makes the new Taleris Checking and Savings accounts "Simply Better." Please take some time to review our new deposit account options below and decide which account is best for you. As always, we thank you for being a member of Taleris and for your continued support of your credit union.

NEW! TALERIS BASIC CHECKING ACCOUNT

The Taleris Basic Checking Account has no minimum balance requirements and no monthly account maintenance fees, making it easy to use and easy to manage. The only requirement is a monthly direct deposit transaction. Even though it's a basic checking account, you still get unlimited check writing, unlimited signature based debit card transactions and lots of other free services!

No Minimum Balance required

No Monthly Account Maintenance Fee

Unlimited Debit Card transactions (signature based)

3 Free ATM card transactions per month (MAC®, Star®, other Taleris Home Networks)

Free Online Banking

Free Telephone Banking

Free Bill Pay

Free Online Check Images

Free Direct Deposit

Free Online Statements

Unlimited Check Writing

Overdraft Protection

Account insured for up to \$250,000

Free Member Discount Program Membership

Free Access to TCU Financial Resource Center

Monthly Account Maintenance Fee: None

Requirements: Make at least one Direct Deposit transaction per calendar month (no minimum amount required)

Note: If monthly Direct Deposit requirement is not met, account will automatically convert to a Classic Checking Account in the following month.

NEW! TALERIS CLASSIC CHECKING ACCOUNT

The Taleris Classic Checking Account offers extra benefits including interest paid on your checking balance, a free box of checks and 10 free ATM and PIN based debit card transactions per month (see below for details).

No minimum balance required to earn interest

First box of checks for free (new accounts only)

Unlimited Debit Card transactions (signature based)

10 Free ATM Card transactions (MAC®, Star®, other Taleris home networks)

10 Free PIN Based Debit Card transactions per/month

Free Online Banking

Free Telephone Banking

Free Bill Pay

Free Online Check Images

Free Direct Deposit

Free Online Statements

Unlimited Check Writing

Overdraft Protection

Account insured for up to \$250,000

Free Member Discount Program Membership

Free Access to TCU Financial Resource Center

Current Dividend Rates: Check Online for current rates at: www.taleriscu.org/current-rates/

Monthly Account Maintenance Fee: \$6.99

Monthly Account Maintenance Fee Waiver Requirements: (1) Maintain a \$500 *average daily balance** in checking account OR (2) Maintain a \$10,000 *combined balance*** of loans and deposit accounts.

**average daily balance* means you only have to "average" that amount in your account over the course of the month. It does not mean you have to have that amount in your account every day.

***combined balance* means the total combined amount of all your Taleris deposit accounts and all your current Taleris loan balances.

TALERIS PRIMARY SAVINGS ACCOUNT

The Taleris Primary Savings Account makes it easier than ever for you to save money and avoid monthly account fees.

Monthly Account Maintenance Fee: \$6.50

Monthly Account Maintenance Fee Waiver Requirements: (1) Maintain a Taleris Basic or Classic Checking Account OR (2) Maintain an *average daily balance** of only \$100 in your primary savings account OR (3) Make at least one Direct Deposit transaction per calendar month (no minimum amount required) OR (4) Be under the age of 25 years old.

**average daily balance* means you only have to "average" that amount in your account over the course of the month. It does not mean you have to have that amount in your account every day.

TALERIS MONEY MARKET ACCOUNT

The Taleris Money Market Account gives you quick access to your money and better interest rates than a savings account! You can start a Money Market Account with as little as \$100.00.

Monthly Account Maintenance Fee: \$7.99

Monthly Account Maintenance Fee Waiver Requirements: Maintain a combined daily balance of at least \$1,000 in any combination of Taleris deposit accounts.



ALL ACCOUNTS ARE INSURED TO \$250,000 by ASI (American Share Insurance) a private member owned insurer. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.

