



INITIAL MONEY MARKET ACCOUNT DISCLOSURE

The information and rates provided in this disclosure are accurate effective 04/01/2024.
 RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.
 PLEASE CALL 1-800-877-8328 OR 707-449-4000 TO OBTAIN CURRENT RATE INFORMATION.

ACCOUNT TYPE	MINIMUM BALANCE TO OBTAIN APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Jumpstart Money Market Minimum Initial Deposit: \$0.00 (Only new money qualifies for the Jumpstart MMA. New money is defined as funds not currently on deposit with Travis Credit Union.)	\$0 - \$1,000	3.93%	4.00%
	\$1,000.01 - \$3,000	1.74%	1.75%
	\$3,000.01 - \$5,000	0.75%	0.75%
	\$5,000.01 OR MORE	0.00%	0.00%
Jumbo Plus Money Market Minimum Initial Deposit: \$1,000	\$0 - \$24,999.99	0.25%	0.25%
	\$25,000 - \$49,999.99	2.47%	2.50%
	\$50,000 - \$99,999.99	2.96%	3.00%
	\$100,000 - \$249,999.99	3.35%	3.40%
	\$250,000 – OR MORE	3.45%	3.50%

This disclosure supplements your Membership Agreement and Disclosure and other applicable disclosures. Please keep all these documents together for your records.

Terms and Conditions

The following terms and conditions governing your Money Market Account constitute a mutually protective service agreement between you and Travis Credit Union (the "Credit Union"). The Membership Agreement and Disclosure is included by reference.

Opening this account is conditioned on maintaining membership in the Credit Union. See the Membership Agreement and Disclosure.

Each account type has specific minimum balance requirements to open and to earn the posted dividend rates. If your balances increase and would meet the requirements of any other higher account level, the Credit Union does not automatically convert you to that account type. If your balance decreases below the minimum requirements but would meet the requirements of a lower account level, the Credit Union does not automatically convert you to that account type. You must make the request and initiate the change with the Credit Union. Upon receipt of your request, the account can be converted. However, the higher dividend rates and balance requirements are not retroactive, but are effective from the date of conversion.

Tiered Rates on Money Market Accounts

End of day balances will earn different daily dividend rates depending on the applicable tier. For example, on a Jumbo Plus Money Market account, if your end of day balance is \$7,000, you would earn the applicable dividend rate for the \$0 to \$24,999.99 balance range for that day on the entire balance and if next day your end of day balance is \$100,000, you would earn the applicable dividend rate for the \$100,000 or more balance range for that day on the entire balance.

Jumpstart Money Market

The Jumpstart MMA is a reverse-tiered Money Market account that pays the highest dividends on the lowest tiers and blends the rate as the balance gets distributed through each different earning tier. Unlike the traditional Money Market Savings accounts where the interest rate increases each time the balance rises to a certain level, the Jumpstart Money Market benefits those with lower deposit balances. The Jumpstart MMA cannot be converted to any other type of Money Market account. The account must be closed and transferred. Only one account allowed per member, per lifetime.

Portions of balances that fall within balance tiers will earn the applicable rate. For example, if your end of day balance is \$3,000, you would earn an APY of 4.00% for the \$0 to \$1,000 balance and an APY of 1.75% for the portion of the balance between \$1,000.01 - \$3,000. The blended APY would be 2.48%.

Annual Percentage Yield (APY)

Annual Percentage Yield (APY), is a percentage rate that measures the total amount of dividends paid on an account based on the dividend rate and the frequency of compounding for a twelve-month period. The APY calculation is based on an assumed term of 365 days. If you withdraw dividends before this period, it may reduce your earnings.

Dividend Information

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal. Dividends are paid on a monthly basis on the last day of each month following the end of each dividend period. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account.

Dividends are compounded monthly on a 365/365 basis, (366/366 basis during leap years) using the daily balance method. The dividend rate is divided by 365 days a year (366 days a year during leap years) to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

At the Credit Union's discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire at their branch, visit our website, www.traviscu.org, or call the Member Service Center at (800) 877-8328 or (707) 449-4000 to obtain current rate information.

Point of Access

You can access your Money Market Account by check, Call-24, Online Banking, mail, any TCU ATM and in person.

Use of Checks

You can use checks to access your Money Market Account. A maximum of 40 checks may be ordered at any given time.

Transaction Limitations

Money market accounts do not have overdraft protection nor can the money market account be used as an overdraft protection source for your checking account.

Money Market account may not be accessed through any Point of Sale Terminal.

General Agreements

1. You agree to use the forms supplied by the Credit Union. The Credit Union reserves the right to return unpaid any other form of order presented or any form incompletely or defectively drawn.
2. All non-cash deposits are received and credited by the credit union subject to final collection. Please refer to our Funds Availability brochure.
3. The credit union may refuse to accept for deposit any checks that appear to have been altered, that we believe are invalid, or nonnegotiable or that are not payable to you.
4. We will make payments on current checks drawn on available funds in your money market account when signed by any person authorized on your Account Agreement.
5. A post-dated check is a check dated later than the day it was actually presented for payment. We are under no obligation to hold a post-dated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us notice as required under the UCC and a reasonable opportunity to act on it. A stale dated check is a check dated six months or more before the day it was actually presented for payment. We are under no obligation to pay a check on which the date is more than six (6) months old, but we may pay the check in our discretion. Except where the required notice is given, the account holder agrees not to hold the Credit Union liable for paying or denying payment of any postdated or stale dated checks.
6. Credit union bylaws permit the right to require 60 days written notice of your intention to withdraw or transfer shares.
7. The credit union reserves the right, at its sole discretion, to refuse to open a money market account or accept any further deposits. The credit union also reserves the right, at its sole discretion and upon prior notice to you, to discontinue or limit the practice of allowing withdrawals by check, draft, or other negotiable order. Any such prior notice shall advise you that the credit union reserves the right after the date specified in said notice not to make payment on any money market account check, draft, or other negotiable order drawn on such account. After the date specified, the credit union shall not be obliged to make any payment from such account, except for the purpose of closing such account.
8. The credit union is not required to honor any restrictive or conditional legend or endorsement on a check you write unless the credit union has agreed in writing, signed by an officer of the credit union to the restriction or condition. An example of a conditional legend is "pay upon completion of work." Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000."
9. You will not receive canceled checks with your statement, although images of all checks are captured and retained electronically for seven years. Copies of checks are available on request. If you need a copy of a check, the credit union will furnish a free copy of the first two checks requested for each statement period. Copies of checks beyond the first two checks requested are subject to a small fee. Please refer to the Fee Schedule for current fees.
10. If your account has a zero balance for 90 consecutive days, the account will be closed. If you make no monetary transactions for 365 consecutive days, your account will be closed and the funds transferred to your share savings account.

Stop Payments

Provided such request is timely so that we have a reasonable opportunity to act upon it and you have described the item or account with reasonable certainty, you can place a stop payment on any check drawn on your account before the check has been cleared for payment by notifying us. At your request and risk, the Credit Union will accept a stop payment order. If you notify us orally, you must follow up with a written request. If we do not receive the written request within 14 calendar days of the oral notification, the stop payment will lapse. To stop payment, complete a stop payment order form at a branch or mail a written, signed request. In order for us to effectively stop payment on a check, our computer system requires absolute accuracy. A discrepancy in any information could void the order. We need to know: (1) your account number; (2) the exact amount, (3) check number(s), if applicable; (4) the name of the person who signed the check, and (5) the name of the party to whom the check was made payable. A stop payment will not go into

effect until the Credit Union verifies that the check or debit is still unpaid. The order remains in effect for one year and may be renewed for a fee at the end of that period. You may write the Credit Union to cancel a stop payment order at any time. The Credit Union will not accept responsibility so far as it may lawfully limit its liability for the consequences of the stop payment order. You have the burden of establishing the fact and the amount of the loss resulting from any stop payment contrary to a binding stop payment. For information on EFT stop payments, please refer to the Membership Disclosure Statement.

Statement Cycles

Active accounts receive monthly statements to enable you to reconcile your records. Accounts with no activity will receive a quarterly statement. Monthly statements will not be sent on accounts for which there is no activity in a given month; however, all accounts will receive a statement at least quarterly. Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. Electronic statements are usually posted by the second business day of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of your account history. The charge for this special printout service is listed on the Fee Schedule.

Change in Terms

The Credit Union reserves the right to change the terms and conditions of your account at any time, including the fee schedule. A notice of any changes that would affect your account will be mailed to you 30 business days in advance of the effective date of change.

This credit union is federally insured by the National Credit Union Administration.