TECHNOLOGY CREDIT UNION
TRUTH IN SAVINGS CONSUMER ACCOUNT RATE SHEET

Effective Date: 2-1-2014

This Truth in Savings Consumer Account Rates disclosure supplements the Technology Credit Union Truth in Savings Account Disclosure and provides staff and members with current account rates. Please refer to the Truth in Savings Account Brochure and the Member Handbook for other account terms and conditions.

Savings (Share) Accounts Tiered Earnings	$25.00 minimum balance to open and maintain account and earn dividends	**Balance Tiers:**	**Dividend Rate:**	**APY:**
		$25.00-$2,499.99	0.050%	0.05%
		$2,500.00 and above	0.050%	0.05%
Health Savings Accounts Tiered Earnings	$5.00 minimum balance to open account. $0.01 minimum balance to maintain account and earn dividends (Note: if the balance is $2,500.01 or higher, the first $2,500.00 in the account will earn the rate for balances up to $2,500.00 and the balance over $2,500.00 will earn the rate for balances over $2,500.00.)	**Balance Tiers:**	**Dividend Rate:**	**APY:**
		$0.01-$2,500.00	0.499%	0.50%
		$2,500.01 and above	0.598%	0.60%
Checking (Share Draft) Accounts	$100.00 minimum balance to open account $0.01 minimum balance to maintain account $0.01 minimum balance to earn dividends on Interest Checking	**Account Types:**	**Dividend Rate:**	**APY:**
		Basic Checking	No Dividends	
		Interest Checking	0.050%	0.05%
Insured Investment Accounts Tiered Earnings	$2,500.00 minimum balance to open account and earn dividends. $0.01 minimum balance to maintain account	**Balance Tiers:**	**Dividend Rate:**	**APY:**
		$0.01-$2,499.99	0.000%	0.00%
		$2,500.00-$9,999.99	0.050%	0.05%
		$10,000.00-$24,999.99	0.050%	0.05%
		$25,000.00-$49,999.99	0.100%	0.10%
		$50,000.00-$99,999.99	0.100%	0.10%
		$100,000.00-$149,999.99	0.100%	0.10%
		$150,000.00 and above	0.150%	0.15%
Money Market Plus Accounts Tiered Earnings	$50,000.00 minimum balance to open account $2,500.00 minimum balance to earn dividends $0.01 minimum balance to maintain account **For balances of $50,000 and up, receive a boost rate of 0.10% with a Tech CU checking account and direct deposit of net pay**	**Balance Tiers:**	**Dividend Rate:**	**APY:**
		$0.01-$2,499.99	0.000%	0.00%
		$2,500.00-$9,999.99	0.050%	0.05%
		$10,000.00-$24,999.99	0.050%	0.05%
		$25,000.00-$49,999.99	0.100%	0.10%
		$50,000.00-$99,999.99	0.100%	0.10%
		$100,000.00-$149,999.99	0.100%	0.10%
		$150,000.00 and above	0.150%	0.15%

GENERAL INFORMATION

APY means annual percentage yield. Unless otherwise noted, (a) accounts have variable rates, meaning that the rate can change at any time at the discretion of the Tech CU Board of Directors after the account is opened; and (b) rates are accurate as of the most recent dividend declaration date and subject to change. Certificate rates accurate as of effective date of this disclosure and are subject to change at any time. Call 408-451-9111 or 800-553-0880 for current rates. Fees may reduce earnings on all account types that earn dividends. When a Certificate is opened, the rate is fixed for the term of the Certificate. Early withdrawal penalties apply to Certificates. Early IRA withdrawals may be subject to tax penalty. Ask a Financial Center Consultant for information about federal insurance of accounts with balances in excess of $250,000.00.

Technology Credit Union accounts are federally insured to at least $250,000.00 by the National Credit Union Administration, a U.S. Government agency.

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Individual Retirement Accounts	$25.00 minimum balance to open account. $0.01 minimum balance to maintain account and earn dividends.	**Dividend Rate:**	**APY:**	
		0.050%	0.05%	
Certificates and IRA Certificates	$1,000.00 minimum balance to open a Flextime or IRA Certificate.	**Terms:**	**Dividend Rate:**	**APY:**
		3 to 6 months	0.150%	0.15%
		6 to 9 months	0.250%	0.25%
		9 to 12 months	0.300%	0.30%
		12 to 18 months	0.399%	0.40%
		18 to 24 months	0.499%	0.50%
		2 to 3 years	0.499%	0.50%
		3 to 4 years	0.748%	0.75%
		4 to 5 years	0.996%	1.00%
		5 years	1.492%	1.50%
Jumbo and IRA Jumbo Certificates	$95,000.00 minimum balance to open a Jumbo or IRA Jumbo Certificate.	**Terms:**	**Dividend Rate:**	**APY:**
		14 to 29 days	0.050%	0.05%
		1 to 2 months	0.050%	0.05%
		2 to 3 months	0.100%	0.10%
		3 to 6 months	0.150%	0.15%
		6 to 9 months	0.250%	0.25%
		9 to12 months	0.300%	0.30%
		12 to 18 months	0.399%	0.40%
		18 to 24 months	0.499%	0.50%
		2 to 3 years	0.499%	0.50%
		3 to 4 years	0.748%	0.75%
		4 to 5 years	0.996%	1.00%
		5 years	1.492%	1.50%

GENERAL INFORMATION

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