PAYMENT OF DIVIDENDS ON ALL ACCOUNTS

Dividends are paid, posted, and compounded on the last day of the dividend period and are only paid out of current income and available earnings after required transfers to reserves. Dividend periods are monthly or quarterly, except on Certificate Accounts with terms up to one year. For example, on an account with a monthly dividend period, the first dividend period of the year runs from January 1 to January 31, and dividends are paid, posted, and compounded on January 31. On an account with a quarterly dividend period, the first dividend period of the year runs from January 1 to March 31, and dividends are paid, posted, and compounded on March 31. Dividends will be paid from day of deposit to day of withdrawal. On Certificate accounts, however, early withdrawals may incur a penalty that could reduce dividends to zero. Dividend rates are set by the Tech CU Board of Directors. Except for fixed-rate Certificate Accounts, dividend rates are subject to change at any time at the sole discretion of the Board. Dividends are earned from the day of deposit to the day of withdrawal. The Daily Balance method of calculating dividends is used on all Tech CU accounts and applies a daily periodic rate to the balance in the account each day. Dividends will not be earned on any day the balance falls below the required minimum to earn dividends. Dividend rates apply to the entire account balance for our tiered rate accounts. If you withdraw funds from an account prior to the dividend posting date, you will forfeit dividends that have accrued but not yet posted.

MINIMUM BALANCE TO MAINTAIN MEMBERSHIP

You must maintain a balance of $25 in a Membership Share Savings Account to establish and maintain membership. If your Membership Share Savings Account balance falls below $25, you may become ineligible for other Tech CU services. Custom Membership accounts are excluded from maintaining the minimum balance membership requirement.

AGGREGATE BALANCES FOR RELATIONSHIP REWARDS

During the last week of every statement period, we obtain the outstanding balances on your Tech CU fixed-term loans (real estate, vehicle, etc.), your Tech CU VISA® Credit Card and the balance in your Cetera* brokerage account(s). On the last day of each statement period, we obtain the average daily balances in your Tech CU Membership Share, Share Draft (Checking), Share Certificate, Insured Investment, Money Market Plus, Custom Membership and IRA accounts and the balance(s) outstanding on your other Tech CU lines of credit. We add all of those balances together to determine your Relationship Rewards balance level for that statement period. If your balances increase to an amount that elevates you to a higher rewards level, you will enjoy all the benefits of that level beginning with the next statement period. If your balances drop to an amount that places you in a lower level, your level will not change until the end of the next month.

You, and all members of your household, can authorize Tech CU in writing to aggregate your Tech CU balances to obtain a higher Relationship Balance and qualify for a higher Relationship Rewards level.

DETERMINATION OF MINIMUM BALANCE FOR ASSESSING FEES

When we use the average daily balance to determine if we will charge a monthly maintenance fee, we add together each day's balance for the statement period and divide by the number of days in the statement period. If the average daily balance is below the required minimum, we will charge the fee.

CERTIFICATES AND IRA CERTIFICATES

Minimum Balance to Open, Maintain, and Earn Dividends on Share Certificates and IRA Certificates: $1,000

Minimum Balance to Open, Maintain, and Earn Dividends on Jumbo Share Certificates and Jumbo IRA Certificates: $95,000

Dividend Period: For Certificates with terms of less than one year, dividends accrue daily and post to the Certificate at maturity.

For Certificates with terms of one year or more, dividends accrue daily and post and compound to the Certificate quarterly.

For Certificates with terms of six months or longer, you may elect to have dividends post to a Tech CU Savings or Checking account monthly instead of having the dividends post to the Certificate quarterly (in the case of Certificates with terms of one year or longer) or at maturity (in the case of Certificates with terms of less than one year). If dividends post to a savings or checking account instead of the Certificate, they will not compound.

APYs quoted on the Rate Sheet assume that posted dividends remain in the Certificate through maturity; earlier withdrawal of dividends or posting of dividends to a Membership Share Savings or Checking Account will reduce earnings.

There is no Monthly Maintenance Fee.

Early Withdrawal Penalties:

If you withdraw principal from a Certificate within six days of opening it, a penalty of seven days' dividends will be assessed, even if the penalty will diminish principal. If you withdraw principal on a Certificate seven or more days after opening it, but prior to maturity, a penalty will be as follows: (1) for Certificates with terms of less than one year, the early withdrawal penalty is equal to 90 days' dividends or the amount of dividends that have accrued since the Certificate was opened, whichever is less; (2) for Certificates with terms of one year or more, the early withdrawal penalty is equal to 180 days' dividends or the amount of dividends that have accrued since the Certificate was opened, whichever is less. Early IRA withdrawals may be subject to a tax penalty; refer to your IRA disclosure for details. Credit Union early withdrawal penalties may be waived if:

(a) You revoke an IRA agreement within 7 days of opening it, but only to the extent the penalty would diminish principal (you will pay any penalty that will not diminish principal);
(b) You withdraw funds from an IRA Certificate after reaching age 59 1/2 or becoming disabled;
(c) You withdraw funds within one year following our merger with another federally insured financial institution and the merger results in a loss of federal insurance on the Certificate;
(d) Any owner of the Certificate dies;
(e) Any owner of the Certificate is deemed incompetent by a court or other administrative body of competent jurisdiction;
(f) You withdraw funds within the 10-day grace period that follows maturity.

Renewal of Certificates

Certificates renew automatically at maturity unless you request a distribution prior to that date. We will send you a renewal notice at your address on record 30 days prior to maturity. A 10-day grace period will follow the maturity date, during which you can withdraw funds, add new funds, or close the Certificate without penalty. Any withdrawal of funds or closing of the Certificate after the grace period will result in early withdrawal penalties as stated above.

OTHER INFORMATION

We refer to our share accounts as Membership Share Savings, Insured Investment, Money Market Plus, Individual Retirement, or Health Savings Accounts. We refer to our share draft accounts as Basic Checking, Interest Checking, and Reset™ Checking Accounts. We refer to our term share accounts as Certificate and IRA Certificate Accounts. Par value of a credit union share is $25.

Please refer to your Member Handbook, Rate Sheet, Schedule of Fees and Charges, and other documents we provide you as they also govern your Tech CU accounts.

For more information about Tech CU's financial products, services, and business hours, please contact us:

online
www.techcu.com

telephone
(408) 451-9111

toll free
(800) 553-0880

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TECHNOLOGY CREDIT UNION

Share accounts are federally insured up to $250,000 by the National Credit Union Administration, a U.S. Government agency. Retirement accounts are federally insured up to $250,000 by the National Credit Union Administration, a U.S. Government agency.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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Truth in Savings

Account Disclosure

This disclosure applies to our current accounts. You will also receive a separate rate sheet that contains dividend rates and annual percentage yields (APYs) applicable to each account type; the Schedule of Fees and Charges Brochure; and, if you are a new member, the Technology Credit Union Member Handbook, which contains the agreements with Tech CU governing your membership and accounts. You may also receive disclosures of specific sub-account terms when you open a new sub-account. All of these documents (except the Member Handbook) are incorporated into this Truth in Savings Disclosure. Please keep these documents for your records.

Your periodic account statements will describe activity on your accounts (including transactions posted and fees assessed) and provide required periodic disclosures such as dividends earned.

If there is any inconsistency between the Member Handbook, Rate Sheet, Schedule of Fees and Charges, Change in Terms Notice, or specific sub-account disclosure, the document with the most recent changes and effective date will supercede all others.

TRANSACTION LIMITS

Except for Certificates, you may make as many deposits to your accounts as you like.

All withdrawals are limited to available funds except Basic Checking and Interest Checking which may have overdraft protection. For more information, see the Member Handbook and the document entitled, "What You Need to Know About Overdrafts and Overdraft Fees." Overdraft protection is not available on Money Market Plus and Health Savings Accounts even though they have check-writing privileges.

You can make as many withdrawals as you wish from Membership Share Savings, Insured Investment and Money Market Plus Accounts through the following methods: In person, at the ATM, by mail, by messenger, or by telephone request to mail a check payable to you at your address in our records. You can make no more than six withdrawals out of these accounts per month by other means, such as by overdraft protection transfer, check, debit card, audio response or online banking.

Deposits may not be permitted during the term of a Certificate. See your Certificate disclosure for details. Withdrawals of funds from Certificates other than credited dividends will result in an early withdrawal penalty unless the withdrawal occurs at the end of the term or during the grace period that follows the end of the term.

Tech CU bylaws permit a delay of up to 60 days for withdrawal of shares except for accounts with checking privileges.

	Custom Membership (Indirect/Wholesale)	Membership Share Savings Account	Reset™ Checking	Basic & Student Checking Accounts	Interest Checking Account	Insured Investment Account	Money Market Plus Account	Individual Retirement Account	Health Savings Account
Entrance Fee	$5 one-time non-refundable membership fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Minimum Balance to Open Account	N/A	$25	$1	$1	$100	$2,500	$50,000	$25	$5
Minimum Balance to Maintain Account	N/A	$25	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Minimum Balance to Earn Dividends	N/A	$25	No dividends	No Dividends	$0.01	$2,500	$2,500	$0.01	$0.01
Maintenance Fee*	N/A	No Monthly Maintenance Fee	$10 per month	No Monthly Maintenance Fee	$6	$6	No Monthly Maintenance Fee	No Monthly Maintenance Fee	$2
Minimum Average Daily Balance to Avoid Monthly Maintenance Fee*	N/A	N/A	N/A	N/A	$1,500	$2,500	N/A	N/A	$100
Other Ways to Avoid Monthly Maintenance Fee*	N/A	NA	NA	N/A	Have Insured Investment Account, $25,000 Relationship Balance, or Direct Deposit	Have $100,000 Relationship Balance	N/A	N/A	This fee is waived for the first six months.
Dividend Period	N/A	Quarterly	N/A	N/A	Monthly	Monthly	Monthly	Quarterly	Monthly
Tiered Earnings	N/A	Refer to the Rate Sheet for Balance Tiers, Dividend Rates, and APYs	NA	N/A	N/A	Refer to the Rate Sheet for Balance Tiers, Dividend Rates, and APYs	Refer to Rate Sheet for Balance Tiers, Dividend Rates, and APYs	Refer to Rate Sheet for Balance Tiers, Dividend Rates, and APYs. Contributions and withdrawals are limited by the Internal Revenue Service; refer to your IRA documents for details.	Refer to Rate Sheet for Balance Tiers, Dividend Rates, and APYs.
Paper Statements	N/A	N/A	$1 per month	N/A	N/A	N/A	N/A	N/A	N/A

*No monthly maintenance fees on California Uniform Transfers to Minors Accounts (CUTMAs).