Rate and Fee Disclosure

The People's FEDERAL CREDIT UNION

PO Box 9335
Amarillo, TX 79105
Ph 806-359-8571
TF 800-234-9335
www.tpfcu.com

This Rate and Fee Disclosure explains current terms, rates and fees applicable to the share, share draft and share certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Share, Share Draft and Certificate Accounts

Effective Date: 04-01-2020 CD Rates effective: 03/27/2020	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
Savings Account							
$25.00 - $2500.00	0.15%	0.15%	$25	$25	$25	Quarterly	Quarterly
$2500.01 - $5000.00	0.15%	0.15%					
$5000.01 - $10,000.00	0.25%	0.25%					
$10,000.01 - $20,000.00	0.30%	0.30%					
$20,000.01 or more	0.40%	0.40%					
Checking Account	0.15%	0.15%		$1		Quarterly	Quarterly
Kasasa Saver							
Qualifying			n/a	n/a	n/a	Monthly	Calendar Month
$0.01 - $10,000.00	0.75%	0.75%					
$10,000.01 or more	0.25%	0.75% - 0.25%					
Non-qualifying	0.05%	0.05%					
Kasasa Cash Checking							
Qualifying*			n/a	n/a	n/a	Monthly	Calendar Month
$0.01 - $10,000.00	2.0%	2.01%					
$10,000.01 or more	0.25%	2.0% - 0.25%					
Non-qualifying	0.05%	0.05%					
Kasasa Cash Back Checking*	n/a	n/a	n/a	n/a	n/a	n/a	n/a
IRA							
$100.00 - $2000.00	0.35%	0.35%	$100	$100	n/a	Quarterly	Quarterly
$2000.01 - $10,000.00	0.40%	0.40%					
$10,000.01 - $20,000.00	0.50%	0.50%					
$20,000.01 or more	0.60%	0.60%					
Share Certificate							
6 months	0.65%	0.65%	$5000	$5000	n/a	at Maturity	Quarterly
12 months	0.80%	0.80%				Quarterly	
24 months	1.00%	1.00%				Quarterly	
IRA Share Certificate 12 Months	1.00%	1.00%	$5000	$5000	n/a	Quarterly	Quarterly

* Kasasa accounts must meet the following account qualifications to earn the qualifying dividend rate and APY:
1) a minimum of 12 debit card purchases ($5.00 or more) post to your Kasasa Cash or Kasasa Cash Back account;
2) you receive monthly e-Statements for the account; and
3) you log into online banking or mobile banking at least once during the cycle.

You earn an extra .25% dividend on your regular share savings account when you have loans over $10,000.

Further details are set forth in the Explanation of Rates & Fees Disclosures below.

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Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Share accounts and IRA accounts are Tiered Rate Accounts. If the balance in the account is within the balance range for a particular tier, the Dividend Rate and Annual Percentage Yield for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Kasasa Saver and Kasasa Cash Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by linking Kasasa Saver to Kasasa Cash, the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver each statement cycle. Therefore, the dividends do not remain in your Kasasa Cash account and do not compound. As a result, the actual APY for the Kasasa Cash account may be less than the APY disclosed for that account. Kasasa Saver APYs may be less than the Kasasa Cash APYs.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period.

6. Account Limitations

For all accounts except checking accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, the account may be subject to a fee or be closed.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

i. Amount of Penalty. The penalty is equal to the greater of $25 or 50% of the dividends that would be earned on the amount withdrawn over the remaining term of the account.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the dividend rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59 ½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Kasasa Account Features

There is a limit of one Kasasa account per member. No commercial accounts may participate in this program. The following features are unique to Kasasa accounts:

a. Account Qualifications.

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular monthly qualification cycle, Kasasa Cash and Kasasa Cash Back accounts must satisfy the following requirements: 1) a minimum of 12 debit card purchases post to your Kasasa Cash or Kasasa Cash Back account (only purchases of $5.00 or more qualify); 2) you receive monthly e-Statements for the account; and 3) you log into online banking or mobile banking at least once during the cycle. Please note that the transactions MUST actually post to the account during the monthly qualification cycle. Transactions may take one or more banking days from the

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date the transaction was made to post to the account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for that cycle. A monthly qualification cycle begins on the day before the first day of the statement cycle and ends on the day before the last day of the statement cycle.

b. ATM Fee Rebates.

For any Kasasa checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions, up to a maximum of $20 per Monthly Qualification Cycle. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. ATM fee rebates will be transferred to your Kasasa Saver account if you have one.

c. Kasasa Cash Back Checking.

If the account qualifications are met for a Monthly Qualification cycle for the Kasasa Cash Back Checking Account, you will receive a cash rebate of 3.0% of the amount of debit card purchases posted to the account during that cycle, up to a maximum rebate of $7.50 per cycle.

Fee Schedule

Replace ATM/debit or credit card $5.00

Hot card fee $5.00

Check printing (drafts) ..... (fee depends on style and quantity ..... of draft ordered)

Members over age 55 will receive free checks (check styles limited)

Check printing (in house) ..... 20 for $5.00 or 4 for $1.00

Teller check (over 4 per day) ..... $1 each

Money order (over 4 per day) ..... $1 each

Traveler's checks ..... Free

Deposited checks (and other items) returned unpaid $5.00

Check Cashing Fee (Non-member/3rd Party) $15.00

Overdraft - each overdraft paid $20.00

Nonsufficient funds ATM, debit card or preauthorized withdrawal $20.00

Account activity printout ..... $1.00 per page

Account research (per hour) $15.00

Account balancing assistance (per hour) $15.00

Employee assisted telephone transfer ..... Free

P.A.L./Automated phone transfer ..... Free

Excess Transfer Fee (more than 6 per month--except checking) ..... $2.00 per transfer

CU@round ..... Free

Bill Payer without opting for Electronic Statements/ mail paper statement $4.95

Bill Payer when opting for E-Statements/no mail paper statements ..... Free

Stop payments - each $20.00

Stop payments - ACH payment $20.00

Transaction Return Fee $20.00

Outgoing wire transfer $15.00

International Outgoing wire transfer $35.00

Photocopy ..... $.25

Copy of draft $1.00

Fax photo/Fax service $1.00

VISA Gift Cards $2.00

Travel/Reloadable Gift Card $5.00

Reload Gift Card $3.00

Inactive Account Fee ..... up to $10.00 annually

Negative Account Collection Fee $15.00

Account or Loan Verification Request Fee $20.00

Safe deposit box sizes and prices available upon request.

We require a 24-hour notice for withdrawals of $10,000.00 or more.

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