United Teletech Financial Federal Credit Union
205 Hance Avenue
Tinton Falls, NJ 07724
Phone: (732) 530-8100

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS See Section 6
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	
☐ **Share Savings Account** $ 250.00 - $4,999.99 $ 5,000.00 - $9,999.99 $10,000.00 +	% / % % / % % / %	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$250.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **IRA Savings Account** ☐ **Roth IRA Account** ☐ **Coverdell Education Savings Account**	% / %	Quarterly	Quarterly	Quarterly (Calendar)	$100.00	—	—	Average Daily Balance	—
☐ **Holiday Club Account** ☐ **Vacation Club Account**	% / %	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$0.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **U-Savers Club** $ 0.01 - $5,000.00 $5,000.01 and up	% / % % / %	Quarterly	Quarterly	Quarterly (Calendar)	$10.00	$100.00	$0.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **Kids Club** $ 0.01 - $2,500.00 $2,500.01 and up	%/ % %/ %	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$0.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **U-Win Savings Club** $ 0.01 - 1,500.00 $1,500.01 and up	% / % % / %	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Average Daily Balance	Account withdrawal limitations apply.
☐ **Ultra Money Market** $ 1.00 - $ 49,999.99 $ 50,000.00 and up	% / % % / %	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **U-Savers Money Market Account** $ 1,000.00 - $49,999.99 $ 50,000.00 - $99,999.99 $100,000.00 -$149,999.99 $150,000.00 -$249,999.99 $250,000.00 -$349,999.99 $350,000.00 -$999,999.99 $1,000,000.00 +	% / % % / % % / % % / % % / % % / % % / %	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **U-Savers Plus MoneyMarket Account** $ 1,000.00 -49,999.99 $ 50,000.00 -$99,999.99 $100,000.00 -$149,999.99 $150,000.00 -$249,999.99 $250,000.00 -$349,999.99 $350,000.00 -$999,999.99 $1,000,000.00 +	% / % % / % % / % % / % % / % % / % % / %	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **United Money Market** $ 1,000.00 - $9,999.99 $10,000.00 - 24,999.99 $25,000.00 +	% / % % / % % / %	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

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☐ **U-Profit Business Money Market Account** $ 1,000.00 - $ 4,999.99 $ 5,000.00 - $24,999.99 $25,000.00 - $74,999.99 $75,000.00 or greater	% / % % / % % / % % / %	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
☐ **eUreka! Checking Account** $ 0.01 - $ 4,999.99 $ 5,000.00 - $ 9,999.99 $10,000.00 - $19,999.99 $20,000.00 - $49,999.99 $50,000.00 +	% / % % / % % / % % / % % / %	Monthly	Monthly	Monthly (Calendar)	$25.00	$5,000.00	$0.01	Average Daily Balance	—
☐ **United Engage Checking Account**	—	—	—	—	$25.00	$1,500.00	—	—	—
☐ **United New Start Checking Account**	—	—	—	—	$25.00	—	—	—	—
☐ **United Grow Checking Account** $ 1,500.00 - $5,000.00 $ 5,000.01 or greater	% / % %/ % to %	Monthly	Monthly	Monthly (Calendar)	$25.00	$1,500.00	$1,500.00	Average Daily Balance	—
☐ **Estate Checking**	% / %	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Average Daily Balance	—
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Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In Savings Disclosure are share accounts.

1. RATE INFORMATION -- The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Share Savings, U-Savers Club, Kids Club, U-Win Savings Club, Ultra Money Market, USavers Money Market, U-Savers Plus Money Market, Estate Money Market, U-Profit Business Money Market, United Money Market, and eUreka! Checking are tiered rate accounts. The balance ranges, dividend rates, and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The United Grow Checking Account is a tiered rate account. The balance ranges, dividend rates, and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Each dividend rate will apply only to that portion of the account balance within each balance range. Fees or other conditions may reduce the balance and earnings on the account.

2. NATURE OF DIVIDENDS -- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING -- The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. 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 -- For all dividend-bearing accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid. However, for Holiday Club, Vacation Club, and U-Win Savings Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION -- To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For USavers Club, Ultra Money Market, U- Savers Money Market, Estate Money Market, U-Profit Business Money Market, United Money Market, and eUreka! Checking accounts, there is a minimum balance required to avoid a service fee for the dividend period. If the minimum balance is not met, there will be a service fee as set forth in our Schedule of Fees and Charges. For United Engage Checking and United Grow Checking accounts, there is a minimum balance required to avoid a service fee for the statement period. If the minimum balance is not met, there will be a service fee as set forth in our Schedule of Fees and Charges. For Share Savings, Holiday Club, Vacation Club, U-Savers Club, Kids Club, U-Win Savings Club, Ultra Money Market, USavers Money Market, U-Savers Plus Money Market, Estate Money Market, U-Profit Business Money Market, United Money Market, eUreka! Checking, and United Grow Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the 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. For accounts using the daily balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. ACCOUNT LIMITATIONS -- For Share Savings, U-Savers Club, Kids Club, Ultra Money Market, USavers Money Market, U-Savers Plus Money Market, and Estate Money Market accounts, no more than six (6) combined electronic preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. For Money Market and United Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club account, the entire balance will be transferred to your main Share Savings account on or after October 1 and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is open. For a Vacation Club account, the entire balance will be transferred to your main Share Savings account on or after April 1 and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is open. For a U-Win Savings Club account, the entire balance will be transferred to your main Share Savings account after 12 months and the account will remain open. You will be charged a withdrawal fee for each withdrawal from your account. During the third withdrawal, the account must be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is open. For United Rewards Checking accounts, you must have ten (10) debit card transactions per month or you will be charged a fee. For United Engage Checking, eUreka! Checking, United New Start Checking, United Grow Checking, and Estate Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS -- Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

8. MEMBERSHIP -- As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES -- For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

The rates and fees provided in or with the Rate Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

10. FEES -- See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

205 Hance Ave
Tinton Falls, NJ 07724
Phone: (732) 530-8100
Fax: (732) 530-2027
http://utfinancial.org

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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