Telco COMMUNITY CREDIT UNION
Administration Office
1137 New Smokey Park Hwy
Candler, NC 28715
(828) 252-6458

Truth-in-Savings Acct Rate and Fee Schedule

This Rate and Fee Schedule is part of your Agreement with Telco Community Credit Union (Telco)
TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

THE EFFECTIVE DATE OF THIS RATE AND FEE SCHEDULE IS: **10/01/2025**
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.
If you have any questions or require current rate information on your accounts, please contact Telco at (828) 252-6458 or visit on the web at www.telcoccu.org.

Share Accounts	Minimum Balance	"APY*"	Rate	Dividends Credited & Compounding Period
Savings (Share) Account	$5	0.20%	0.20%	Monthly
Christmas Club Account	$5	0.20%	0.20%	Monthly
Vacation, Kids & Teens Account	$0	0.20%	0.20%	Monthly
VIP Account (Over 60)	$5	0.20%	0.20%	Monthly
Preferred Money Market Account	$250			Monthly
Preferred Money Market Account Dividend Tier 1	$0-2,499.99	0.20%	0.20%	Monthly
Preferred Money Market Account Dividend Tier 2	$2,500-24,999.99	1.11%	1.10%	Monthly
Preferred Money Market Account Dividend Tier 3	$25,000-99,999.99	1.21%	1.20%	Monthly
Preferred Money Market Account Dividend Tier 4	$100,000+	1.31%	1.30%	Monthly
Sharedraft/Checking Account**	$0	2.00%	1.98%	Monthly
Individual Retirement Savings Account	$5	2.02%	2.00%	Monthly
Term Regular & IRA Share Certificates Including College Saver	**Rates Effective as of November 1, 2026**			
6-Month	$500	3.75%	3.75%	Monthly
11- Month – Restrictions Apply	$1,000	4.00%	4.00%	Monthly
12-Month *** "Save to Win® CD's" – See Disclosure On Page 2	$500	3.75%	3.75%	Monthly
15-Month – Restrictions Apply	$100,000	4.30%	4.30%	Monthly
18-Month	$500	3.85%	3.85%	Monthly
24-Month	$500	3.35%	3.35%	Monthly
36-Month	$500	3.45%	3.45%	Monthly

The Credit Union's "daily cut-off time": All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.

The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers: (Wire and ACH transfers) Any dollar amount may be transferred until 4:00 p.m., on a business day. Any request for a transfer after 4:00 p.m., will be sent on the next business day we are open.

The Credit Union's business day disclosure: Our business days are Monday through Thursday 8:30 a.m. to 5:30 p.m., and 8:30 a.m. to 6:00 p.m. on Friday, excluding holidays. Our Night Depository is opened at 8:30 a.m. daily. (Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day we are open). An automatic 3 business day hold is placed for ATM deposits at our ATMs that accept deposits and may be released upon the next business day when contents of the deposit are reviewed.

Stop Payment Orders: The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 1:00 PM on a business day until after we open for business on the following business day.

Early Withdrawal Penalties: Stated terms of less than one year, account owners shall forfeit an amount equal to 90 days dividends on the amount withdrawn. Stated terms of one year or greater, account owners shall forfeit an amount equal to 180 days dividends withdrawn. All amounts withdrawn are subject to Credit Union approval. The early withdrawal penalty may exceed the actual dividends paid and could result in further reduction of the principle balance of your certificate. Other early withdrawal penalty amounts may be applied on certain terms and/or promotional rates as noted on this Truth & Savings Account Rate and Fee Schedule. Account owners are bound by all the terms and conditions of the Member Agreement.

* Annual percentage yield-rates subject to change. Call or visit our web site for current rate information.

** For checking account dividends, certain restrictions apply. To earn dividends on the checking you must do 15 signature-based debit or credit card transactions per month, must have one direct deposit or payroll deduction per month, & must be enrolled in e-statements. The maximum balance to earn dividends on is $10,000. A debit or credit card purchase using your PIN will not count towards your monthly transaction count. All ACH (Automated Clearing House) direct deposits, debit, credit card or payroll deposits must post to your account by 6:00pm (ET) on the last business day of the month to count towards that month.

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Telco Community Credit Union
Save to Win® Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

The Telco Community Credit Union ("Credit Union") Save to Win® Savings Promotion Raffle ("Raffle") begins on January 1 and ends December 31 of the current year ("Raffle Period"). The following Official Account and Prize Entry Rules ("Official Rules") apply to all Raffle participants for all applicable Prize Drawings which include Central Prize Drawings and any applicable Credit Union Prize Drawings.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) at least 18 years of age, (c) are residents of a state in which Prize Linked Savings is permitted, and (d) who maintain a regular share account in good standing with the Credit Union ("Eligible Members"). Where permissible under applicable state law a Trust may also be considered an Eligible Member for purposes of the Raffle. Officers, directors and employees of the participating Credit Union and/or their immediate family members (spouse; child), and/or other persons residing in the same household as such individuals are not eligible to participate in the Raffle. Some states may impose other eligibility requirements. Where applicable state law imposes other eligibility requirements, those eligibility requirements will control. Entries received from persons who do not meet the requirements of an Eligible Member will not be included in the Raffle.

Qualifying Save To Win Account: The Credit Union will establish a Qualifying Save To Win Account ("Qualifying Account"). A Qualifying Account may be either a share savings, share certificate or certificate of deposit depending on the account structure and offerings of the Credit Union, as determined by the Credit Union in its sole discretion. You are limited to having only one Qualifying Save to Win Account at each participating credit union. Rates and other terms and conditions of a Qualifying Account may vary among participating credit unions. Please refer to your credit union's account disclosures for other account details, any account limitations, and/or applicable fees. For Washington residents only, Eligible Qualifying Share Accounts are those that are opened in a branch, by mail, by phone or by remote registration.

How to Enter: To participate in the Raffle, Eligible Members must open a Qualifying Save To Win Account with the participating Credit Union during the Raffle Period ("Participating Member"). Refer to your Credit Union's account disclosures for any account details, account limitations and/or applicable fees.

How Raffle Entries work: Each Participating Member will receive Raffle entries automatically based upon the following:

- One (1) entry for every $25 increase in the monthly balance of the Qualifying Save To Win account at month's end.
- A maximum of one hundred (100) entries per month for each monthly Prize Drawing.
- A maximum of three hundred (300) entries for each quarterly Prize Drawing.
- A maximum of twelve hundred (1200) entries for each annual Prize Drawing (if applicable).

Automatic entries will be recorded by the Credit Union once the balance is calculated at month-end processing. Entries are calculated based on a month-over-month balance increase on the Save to Win member record, as reported by the credit union in the monthly data file each month. This means there must be an increase of at least $25 in the reported ending balance of the current month when compared to the reported ending balance of the previous month. If a Qualifying Account is closed and a new Qualifying Account is opened for any reason during the month, the month-end balance reported by the credit union in the previous month's data file will be used as the starting balance for the current month to calculate the month-over-month balance increase, which constitutes entries for the current month. If you qualify to open an account at different participating credit unions, you may open a Save To Win account at each credit union, however, you are limited to having only one Qualifying Save to Win Account at each participating credit union. You will earn entries at each institution independent of the other and subject to each individual credit union's rules, regulations and discretion. Qualifying deposits must be received and posted by the Credit Union by midnight Eastern Time on the last day of each month. Automatic entries are eligible to win only during the Drawing Period in which they were submitted. For the purposes of these Official Rules, the Drawing Period shall be defined as the last day of each month for any applicable monthly drawings, the last day of each quarter for any applicable quarterly drawings, and the last day of each calendar year for any applicable annual drawings ("Drawing Period"). Other than making deposits as described in these Official Rules, no other action, and no other purchase or other consideration is required for an entry into a prize drawing.

Prize Drawings:

- **Central Prize Drawings:** National and/or State-Wide Drawings (where applicable) will be conducted monthly, quarterly and/or annually during the Raffle Period, administered by CUSG.
- **Credit Union Prize Drawings:** In addition to the Central Prize Drawings, the Credit Union will conduct its own monthly prize drawings.

Prizes: All cash prizes from the Central drawings and cash prizes from the Credit Union drawings, if applicable, will be deposited into the winning Participating Member's traditional share account or their qualified Save To Win Account, based on member's preference. All Central drawing winning Participating Members and winners from the Credit Union drawings, if applicable, will be selected from among all Participating Members in the Raffle Drawings. Central drawings will be conducted within fourteen (14) days of the conclusion of the previous month/quarter. Central Annual Drawings will be conducted within thirty (30) days of the conclusion of the previous year. Winning Participating Members will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable. Participating Members need not be present at the drawing to win. The Credit Union will provide Participating Members winning prizes of $600 or more for the given tax year with an IRS 1099 MISC form.

- Central Drawing Prizes: A complete list of central drawing prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.
- Credit Union Prize Drawings: Credit Union Prize Drawings totaling $3600 dollars annually will be awarded to winning Participating Members as follows: Two winning entry/entries will be randomly selected to receive a $100 cash prize each month.
  Two winning entry/entries will be randomly selected to receive a $50 cash prize each month.

Prize Eligibility: In order to be eligible to win a prize in a drawing, a Participating Member's Qualifying Save To Win Account must be open and active through the Drawing Period. A Participating Member is limited to winning one Central prize per Drawing Period. A Participating Member is limited to winning one Credit Union prize per Drawing Period, if applicable. A Participating Member is not eligible to win both a Central prize and a Credit Union prize in the same Drawing Period. If the Qualifying Account is owned by more than one individual, the primary member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account shall be deemed the Participating Member and only the Participating Member shall be eligible to win a prize. All Participating Members are responsible for notifying the Credit Union of an address change. All transactions constituting Raffle entries must occur within a state in which the Raffle is permitted. The Credit Union shall confirm the Participating Member's eligibility by verifying identity, age and certifying that all transactions constituting Raffle entries occurred to a Qualifying Account held by the Credit Union, before the Participating Member can receive any prize. If the Credit Union is unable to verify eligibility for any reason within three (3) business days of notification that the Participating Member is a winner, the Participating Member shall forfeit the prize involved and the prize will be awarded to the first alternate winner, which may be from a different participating credit union. If a Participating Member is not an Eligible Member, such Participating Member will continue to be the accountholder of the Qualifying Account, but deposits to the account will not constitute qualifying Raffle entries.

Odds: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning that is equal to that of all other entries in each applicable Prize Drawing in the Raffle. Except for making deposits as described in these Official Rules, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

Communications: Telco Community Credit Union may periodically send the Participating Members raffle related communications electronically via email and/or text message, including messages using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with the Raffle or your Qualifying Account. These communications may include, raffle drawing date reminders, number of entries earned, how to earn additional entries and other raffle related reminders. Participating Members may choose to opt out of these communications at any time.

Prize Administration and Research Study: Save to Win® entries and prize drawings are submitted to and conducted by CU Solutions Group, Incorporated (CUSG), an affiliate of the Michigan Credit Union League (MCUL), a non-profit credit union trade association. The Save to Win® program is part of an ongoing research project of CUSG and Commonwealth, a Delaware nonprofit corporation whose mission is to expand access to financial services for low and moderate income families, which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the Raffle, the Participating Member's Taxpayer Identification Number is transmitted by the Credit Union via a secure data sharing process and then replaced with a new unique identifier by CUSG for Raffle and reporting purposes. The Participating Members' Taxpayer Identification Numbers are deleted from the file by CUSG as soon as it is securely encrypted and are not stored on any third-party system or accessible by third party administrators. Information provided to CUSG by participating credit unions for Participating Members under the Save to Win® program (excluding accountholder's Taxpayer Identification Numbers, names and addresses, but including each Participating Member's state of residency and zip code) will be shared with Commonwealth for research purposes. Such information will not be shared with any other entity or used for any other purpose, unless an individual Participating Member has authorized disclosure of such information in writing to Commonwealth and any third parties, and only to extent of such authorization.

Decisions: By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules, as may be amended from time to time, and to accept the decisions of CUSG and the Credit Union as final. Participating Members also agree to hold the Credit Union, each participating credit union, CUSG, and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the "Parties") and each of their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Raffle, or the acceptance of any prize. The Parties and each of their officers, directors,

employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. CUSG reserves the right to disqualify Participating Members, entrants and/or winners if discrepancies have been identified in the balances reported by the Credit Union in the monthly data files, which constitute Raffle entries, and if corrections have not been made by the Credit Union within 2 business days of the initial notification of such discrepancy. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners who fail to follow these Official Rules, as same may be amended from time to time, or who make any misrepresentations relative to the Raffle and prize redemption.

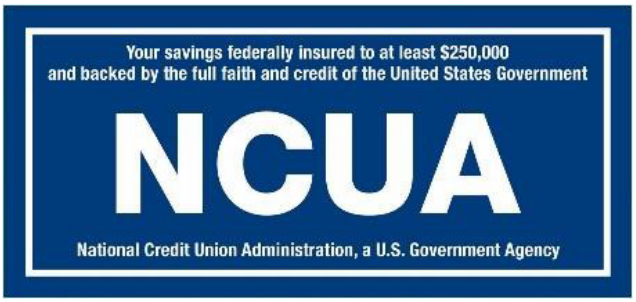
Publicity: By participating in the Raffle, each winning Participating Member grants to the Parties the right and permission to use the winning Participating Member's name, voice, city/state of residence, photograph and/or likeness and prize won in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law. Each winning Participating Member further agrees that their name and prize won may be revealed to other Participating Members upon request.

Compliance with Law: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, prize winners, and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles, and applicable Federal law. Matters solely between a participating credit union and its members and matters concerning the legality of a participating credit union participating in the Raffle shall be governed by, and construed in accordance with, the substantive laws of the state in which the participating credit union's principal place of business is located without regard to its choice of law principles, and applicable Federal law. APPLICABLE LAW MAY VARY FROM STATE TO STATE. THE RAFFLE AND THESE OFFICIAL RULES ARE VOID WHERE AND TO THE EXTENT PROHIBITED BY LAW.

Taxes: Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

Miscellaneous: The Parties may substitute prizes of equivalent value, amend these Official Rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available at any time by visiting www.telcoccu.org or by contacting us during normal business hours. Copies of the authoritative and updated Official Rules are available at www.savetowin.org. In the event of any conflict between the Official Rules posted on the www.savetowin.org website and any other version of the Official Rules, the version posted on the Save to Win® website will be considered the definitive and controlling version.

Sponsor: Telco Community Credit Union is the sponsor of the Raffle, which is administered by CUSG.



Telco
COMMUNITY
CREDIT UNION

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

Daily ATM Limit	*Up to $610 Per 24 Hours	**Daily Credit Card Limit**	$2,500
Daily POS Limit	*Up to $610 Per 24 Hours	**On-Line Transaction Processing**	Immediate
Daily Check Card Limit **Limited Checking** Pin Based Signature Based	Up to $2,500 Per 24 Hours $210	**Stopping Payment of an Online Bill Payment Trans-action**	Revisions or cancellations of bill payments can be made until 2pm on the process date of the transaction. You may contact iPay at (855) 621-4786 and view the Membership Agreement for additional details about canceling your bill payment.
Daily Credit Card ATM Cash Advance Limit	Up to $610 Per 24 Hours	**FI to FI Interbank Transfers**	A daily limit of up to $5,000 to initiate ACH Funds Transfers from or to another financial institution. Enrollment is required and subject for approval. Lower limits may apply.

***Cumulative Limits: $610 per 24-hour period.**

Fees applicable to Electronic Banking Transactions:

Transactions at any ATM	Debit/ATM Card- ATM's * Withdrawals and Transfers **>8** $1.00 per transaction	Replacement ATM & VISA Debit/ Credit Card / Pin fee (per occurrence) **Overnight Shipping (at cost)**	$5.00

Important Information Regarding Your Electronic Services / ACH –Wire Transfer Disclosures:

Home Banking Inquiries: 828-252-6458 OR Attention: Home Banking Department, 1137 Smokey Park Highway, Candler, NC 28715
Opt-Out Election – Credit Union's Privacy Policy: 828-252-6458 OR Attention: Privacy Compliance Officer, 1137 Smokey Park Highway, Candler, NC 28715
Conditions and/or Fees for Withdrawal of Consent – Electronic Records: See membership agreement
Networks Available for ATM/Debit Card Transactions: VISA, Plus, Star, Cirrus, Mastercard, CU Service Center
ACH / WIRE DISCLOSURES: See membership agreement

Club Accounts:

	Account Requirements:	Distribution Methods:
Christmas Club	Anytime During Plan Period, we will retain $5.00 in Acct. to continue for subsequent plan periods, unless you direct otherwise in writing.	Balance transferred on October 31.
Telco Kids Account	$5.00 to open account. Membership is required.	
Telco Teen Account	$5.00 to open account. Membership is required.	
VIP Account	$5.00 to open account. Membership is required.	

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Fees and Service Charges for All Accounts and Services:

DESCRIPTION	FEE	DETAILS
Account Reconciliation/Research	$25.00	Per hour
ATM Debit Card Replacement	$5.00	$5 Per card & $5 Per Pin
ATM Card or PIN Federal Express	$25.00	$25 Per card & $25 Per Pin *(Actual Cost to the Credit Union)*
Bad Address (Returned Mail)	$3.00	Per returned mail piece
Business Sharedraft/Checking	$10.00	Monthly. W*aived if the Business is a Telco Select Employment Group or a non-profit/not-for-profit organization.* Waived for Gold Members
Check/Statement Copy	$2.00	Per Item/Page
Close Account	$25.00	Closing within 6 months of opening date.
Courtesy Pay Fee	$25.00	Per Item
Debit/ATM Withdrawals/Transfers	$1.00	Per transaction - *8 Free* per month
Escheat Fee	$50.00	Accounts with no activity after 5 years.
Christmas Club	$5.00	Withdrawal fee applied if withdrawals are made prior to October 21.
Inactive Account Fee	$5.00	Monthly - Inactive account balances of less than $100.00 and no member-initiated activity after one year. Telco Kids accounts are excluded.
Legal Process	Actual Cost	Per occurrence - including tax levies, garnishments, etc.
Overnight Delivery Fee	$50.00	An overnight delivery fee of $50.00 will be applied to any request requiring expedited overnight shipping.

DESCRIPTION	FEE	DETAILS
Loan/MC Delinquent	4%	Of payment amount
Medallion Stamp	$25.00	Per document
Membership	$5.00	Upon application. Refundable when account is closed, if in good standing.
Money Order	$1.00	Per item
Mortgage Application	$25.00	
NSF Fee	$25.00	Per Item
Official Check	$2.00	Per Check
Safe Deposit Box	Annual	2X5+$15,3x5 =$20, 3x10= $25, 5x5=$25, 5x10=$30, 10x10=$45. Change lock, drilling, mileage, & labor-at cost.
Personal or Organization Sharedraft/Checking	NO FEE	No monthly service fee
Stop Payment Request	$15.00	Per request on Member Check, ACH, Credit Union check, or Money Order. Multiple numbers (ranges) fee is $30.00.
Wire Transfers International	$40.00	Per transfer (minimum Wire Amount of $50.00)
Wire Transfers Incoming	$5.00	Per transfer (minimum Wire Amount of $25) Waived for Silver and Gold Members.
Wire Transfers Outgoing-Domestic (USA)	$15.00	Per transfer (minimum Wire Amount of $25) Waived for Gold Members.
Bill Pay Fee	$2.00	Per month on inactive accounts (6 months of inactivity)

** This Rate & Fee Schedule is subject to change from time to time.*

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