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CHECKING ACCOUNT DISCLOSURE

This disclosure supplements your Membership Agreement and Disclosure and other applicable disclosures. Please keep these documents together for your records.

Terms and Conditions

The following terms and conditions governing your share draft (checking) account constitute a mutually protective service agreement between you and Travis Credit Union (the "credit union"). The Membership Disclosure Statement is included by reference.

***Monthly Service Fee** can be avoided under the following conditions:

Free Checking	FREE
Investor Checking	FREE on accounts that maintain a combined minimum daily balance of \$2,500 in the checking account or a combined minimum daily balance of \$5,000 in checking, share, money market and/or certificate accounts. (Combined balance does not include IRA savings or IRA certificates.)

Other Fees (Also refer to the Fee Schedule)

Non-Sufficient Funds (NSF/UCF) Returned Item	Per Presentment	\$29
Non-Sufficient Funds (NSF/UCF) Overdraft Item	Per Presentment	\$29
Online Banking	Access	FREE
Online Bill Payment	Standard Payment	FREE
	Pay Today	\$9.95
ATM Withdrawals	Per Withdrawal at Travis ATMs	FREE
	Per Withdrawal at other Credit Union ATMs reflecting the CO-OP symbol	FREE
	Per Withdrawal at Non-Travis ATMs/non CO-OP ATMs	\$1.50
	Investor Checking (first 4 withdrawals each month)	FREE
	(each additional withdrawal)	\$1.50
Debit Card	Merchants or Point-of-Sale Terminals	FREE
ATM Card	Point-of-Sale Terminals	FREE

Cost for Checks	Free Checking Investor Checking (Checks not available for Access Checking)	Cost varies by style FREE Classic (standard) checks when ordered one box at a time.
Stop Payment	Per Item Stop on Range of Check Numbers	\$20 \$20

Accounts with Zero Balances

If your checking account has a zero balance for 90 consecutive days, the account will be closed.

Accounts with No Monetary Transactions for 365 Days

If you make no monetary transactions for 365 consecutive days, your account will be closed and the funds will be transferred to your share savings account.

Dividend Information

No dividends will be paid on Free Checking or Access Checking.

Dividends on Health Savings Accounts will be paid each day your checking account balance is \$100 or more. No dividends will be paid for any day your balance falls under \$100.

Dividends begin to accrue on the business day you make a deposit regardless of whether the deposit is cash or non-cash, but do not accrue on the date of withdrawal for the amount of the withdrawal.

Dividends are paid on a monthly basis on the last day of each month following the end of each dividend period. If you close your account before dividends are posted, we may credit any accrued dividends at the time you close your account.

Dividends are compounded monthly on a 365/365 basis, (366/366 basis during leap years) using the daily balance method. The dividend rate is divided by 365 days a year (366 days a year during leap years) to determine the daily periodic rate. The daily periodic rate is then calculated against the principal balance in the account each day.

At the Credit Union's discretion, we may change the dividend rate and applicable Annual Percentage Yield (APY) on your account at any time without prior notice. We advise members to periodically inquire at their branch or by calling 1-800-877-8328 or 707-449-4000 about current rates.

Tiered Rates Investor Checking Accounts

See traviscu.org for current dividend rates and APY for each balance tier. End-of-day balances will earn different daily dividend rates depending on the applicable tier. For example, for Investor Checking, if your end-of day balance is \$7,000, you would earn the dividend rate for the \$5,000 to \$9,999.99 balance range for that day on the entire balance and if next day your end-of day balance is \$1,000, you would earn the dividend rate for the \$1,000 to \$4,999.99 balance range for that day on the entire balance. No dividends will be paid on any day your balance falls below \$1,000.

Annual Percentage Yield (APY)

The annual percentage yield (APY) is a percentage rate that measures the total amount of dividends paid on an account based on the dividend rate and the frequency of compounding for a 12-month period. If you withdraw dividends before this period, it may reduce your earnings.

Access Checking Account

The Access Checking Account is a non-interest bearing checking account. It is a checkless checking account, which means you cannot write paper checks with this account. Do not order checks from third parties. If a check posts to your Access Checking Account and there are insufficient funds to pay for the check, the check will be returned and the account will be subject to non-sufficient funds charges as described in the Travis Credit Union Fee Schedule. You may also incur additional fees from the merchant or other party you were trying to pay when the check was returned.

Your membership relationship with Travis Credit Union is governed by the Membership Agreement and Disclosure. All disclosures can be found at www.traviscu.org/disclosures. Note that since there are no check-writing privileges, references in any agreements to the ability to write checks and associated rights and obligations do not apply to the Access Checking Account.

The Access Checking Account does not come with overdraft services, which means Travis Credit Union will not authorize or pay a transaction unless the account has sufficient collected funds at the time of the transaction. References in any agreements to overdraft services and associated rights and obligations do not apply to the Access Checking Account.

All other terms and conditions in these disclosures apply to the Access Checking Account. Please read all disclosures carefully. These agreements are part of the binding contract between you and us for your membership relationship.

Be aware that some merchants such as gas stations, restaurants, hotels, and rental car agencies do not initially authorize the full amount of the purchase. This may cause the transaction to be force posted to the account even if there are insufficient funds when the full amount of the transaction posts to your account. Your account will not be charged a non-sufficient funds fee but may go into a negative status. You will be responsible for paying any overdrawn amount.

If you choose to utilize check writing or overdraft protection privileges, you must request to be converted to a regular checking account. Any account activity which is inconsistent with the terms of this agreement may result in the account being converted into a regular checking account.

Health Savings Accounts (HSAs)

HSAs are an important feature of consumer-directed healthcare. Federal law allows "qualified" individuals to open these accounts and deposit funds to pay for qualified healthcare expenses. This money is exempt from federal taxes and can help pay for deductible costs and other out-of-pocket medical costs. Because of possible tax consequences, it is recommended that you consult with your tax advisor before opening an HSA. The Credit Union accepts no liability nor responsibility for any penalties associated with the use of HSAs. For more information, please refer to our HSA brochure for more details.

Because of IRS regulations, all transactions will be considered as tax-reportable transactions.

The following services are not available for HSAs: Bill Payment, overdraft protection and loan products. It is your responsibility to determine whether contributions and/or distributions to or from the Health Savings Account meet IRS requirements or exceed maximum annual HSA limits. The credit union is not required to determine whether any distribution is for the payment or reimbursement of qualified medical expenses. Only you are responsible for substantiating that the distribution is for qualified

expenses and must maintain records sufficient to show, if required, that the distribution meets IRS requirements.

Statement Cycles

Active accounts receive monthly statements to enable you to reconcile your records. Accounts with no activity will receive a quarterly statement. Monthly statements will not be sent on accounts for which there is no activity in a given month; however, all accounts will receive a statement at least quarterly. Statements are mailed at the convenience of the Credit Union, usually near the beginning of the month. Electronic statements are usually posted by the second business day of the month. If you would like a statement prior to the time one is normally furnished, you can request a printout of your account history. The charge for this special printout service is listed on the Fee Schedule.

Change in Terms

The credit union reserves the right to change the terms and conditions of your account at any time, including the Fee Schedule. A notice of any changes that would affect your account will be mailed to you 30 business days in advance of the effective date of change.

General Agreements

1. You must open and maintain a prime share (savings) account before you can open a checking account.
2. The depositor(s) agrees to use the forms supplied by the credit union. The credit union reserves the right to return unpaid any other form of order presented or any form incompletely or defectively drawn.
3. All non-cash deposits are received and credited by the credit union subject to final collection. Please refer to our Funds Availability brochure.
4. The credit union may refuse to accept any deposit checks that appear to have been altered, that we believe are invalid, or nonnegotiable or that are not payable to you.
5. We will make payments on current checks drawn on available funds in your checking account when signed by any person authorized on your Account Agreement. Does not apply to Access Checking.
6. A postdated check is a check dated later than the day it was actually presented for payment. We are under no obligation to hold a post-dated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us notice as required under the UCC and a reasonable opportunity to act on it. A stale dated check is a check dated six months or more before the day it was actually presented for payment. We are under no obligation to pay a check on which the date is more than six (6) months old, but we may pay the check in our discretion. Except where the required notice is given, the account holder agrees not to hold the Credit Union liable for paying or denying payment of any postdated or stale dated checks.
7. Credit union bylaws permit the right to require 60 days written notice of your intention to withdraw or transfer shares.
8. The credit union reserves the right, at its sole discretion, to refuse to open a checking account or accept any further deposits to any existing checking account. The credit union also reserves the right, at its sole discretion and upon prior notice to the depositor, to discontinue or limit the practice of allowing withdrawals by check, draft, or other negotiable order. Any such prior notice shall advise the depositor that the credit union reserves the right after the date specified in said notice not to make payment on any checking account check, draft, or other negotiable

order drawn on such account. After the date specified, the credit union shall not be obliged to make any payment from such account, except for the purpose of closing such account.

9. The credit union is not required to honor any restrictive or conditional legend or endorsement on a check you write unless the credit union has agreed in writing, signed by an officer of the credit union to the restriction or condition. An example of a conditional legend is "pay upon completion of work." Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000."
10. Withdrawals can also be made through Call-24 telephone audio response, with a credit union ATM card at designated ATMs or authorized point-of-sale (POS) terminals, or with a Debit Card at any designated ATMs, POS terminals or any Visa® authorized merchant. Call-24 transactions are governed by separate agreement.
11. You will not receive canceled checks with your statement, although all checks are electronically imaged and retained for seven years. Copies of checks are available on request. If you need a copy of an original check, the credit union will furnish a free copy of the first two checks requested for each statement period. Copies of checks beyond the first two checks requested are subject to a small fee. Please refer to the Fee Schedule for current fees. If you receive your statement electronically you can view and print a copy of a check by clicking on the check number.

Stop Payments

Provided such request is timely so that we have a reasonable opportunity to act upon it and you have described the item or account with reasonable certainty, you can place a stop payment on any check drawn on your account before the check has been cleared for payment by notifying us. At your request and risk, the Credit Union will accept a stop payment order. If you notify us orally, you must follow up with a written request. If we do not receive the written request within 14 calendar days of the oral notification, the stop payment will lapse. To stop payment, complete a stop payment order form at a branch or mail a written, signed request. In order for us to effectively stop payment on a check, our computer system requires absolute accuracy. A discrepancy in any information could void the order. We need to know: (1) Your account number, (2) The exact amount, (3) check number(s), if applicable, (4) The name of the person who signed the check and (5) the name of the party to whom the check was made payable. A stop payment will not go into effect until the Credit Union verifies that the check or debit is still unpaid. The order remains in effect for one year and may be renewed for a fee at the end of that period. You may write the Credit Union to cancel a stop payment order at any time. The Credit Union will not accept responsibility so far as it may lawfully limit its liability for the consequences of the stop payment order. You have the burden of establishing the fact and the amount of the loss resulting from any stop payment contrary to a binding stop payment. For information on EFT stop payments, please refer to the Membership Agreement and Disclosure.

Overdrafts (Does not apply to Access Checking)

An Overdraft occurs when you do not have enough money in the "Available Balance" in your checking account at the time a transaction is presented to us for payment.

Overdraft Protection

To help you avoid overdrafts, Travis Credit union offers Overdraft Protection for your checking account. If you have an open-end loan account (line-of-credit) or a Travis Credit Union Visa credit card in good standing with available credit and there are not sufficient funds in your checking account's available balance to cover your checks or other authorized payments, these items will be considered to be requests

for a loan advance from the loan account designated by you. Advances will be posted from your loan account to cover your overdraft in \$100 increments. If you have not designated a loan account or credit card, you can designate your savings account for overdraft protection. If designated, the money will be taken from your savings account to cover your checks or authorized payments in the lesser of \$100 or the available funds in your savings account.

If you don't have Overdraft Protection, an Overdraft may be returned or, we may, at our option, elect to pay it pursuant to our Standard Overdraft Practices.

Standard Overdraft Practices

If you qualify for Standard Overdraft Practices, then Travis Credit Union may, but is not obligated to pay overdrafts up to an assigned overdraft limit. If we pay an overdraft transaction, including a check, ACH payment, debit card payment that we have previously authorized, or any other electronic payment, then you will be assessed a Non-sufficient Funds (NSF) Overdraft Item Fee as provided in our Fee Schedule. If we reject a check or ACH payment transaction when it is presented to us, then you will be assessed a Non-sufficient Funds (NSF) Returned Item Fee as set forth on our Fee Schedule. You will be charged a NSF Returned item Fee or a NSF Overdraft Item Fee for checks and ACH payments each time they are presented for payment, even if they were previously rejected and you were previously charged a NSF Returned Item fee. You will not be charged any fees if a debit card payment is declined at the time you give your card to a merchant and the merchant asks us to authorize but we do not authorize the payment.

If you qualify, Standard Overdraft Practices for check, ACH, and recurring debit card transactions is available without any action on your part; it is a no-cost benefit that comes with your account. However, you must affirmatively opt in to Overdraft Practices for ATM and one-time/everyday debit card transactions. Should you opt in, you may opt out of Overdraft Practices for debit card payments and ATM withdrawals at any time.

Your checking account has two types of balances: the "Present Balance" and the "Available balance". It is important to understand how the two balances are calculated and how they are used so that you know when you may be charged a NSF Returned Item or NSF Overdraft Item Fee. Your Present Balance is the full amount of all deposits into your account less transactions that have "posted" to (or have been paid from) your account. Your Available Balance is the amount of money in your account that is available for you to use without incurring a NSF Overdraft Item Fee. It is the Present Balance less holds placed on deposits and pending transactions that have been authorized but have not yet been presented to us for payment (such as pending debit card purchases that have been authorized at the point of sale, but have not been sent to us for payment by the merchant). We use your Available Balance to determine whether to authorize payments and whether to assess a NSF Returned Item Fee or a NSF Overdraft Item Fee when transactions are posted to (paid from) your account. The following is an example of how this works:

- Assume you have \$200 in your Present Balance and your Available Balance and you have **opted in** to Overdraft Practices for debit cards. Further assume you use your debit card to buy a shirt for \$100, in which case the merchant will typically ask us to authorize the payment. If we do, then we will reduce your Available Balance to \$100 because we are now required to pay the \$100 for the shirt when the transaction is presented to us (usually a few days later) through the merchant's card network. Before the merchant sends the shirt payment to us, a check you have written for \$200 is presented for payment. Because you have only have \$100 in your Available Balance, we may reject the check (in which case you will be charged a NSF Returned Item Fee)

or we may pay it with Overdraft Practices (in which case you will be charged a NSF Overdraft Item Fee). The \$200 check payment is an overdraft because your Available Balance is insufficient at \$100 even though your Present Balance is still \$200. Later, when the shirt payment is presented to us through the merchant's card network, we are required to pay it, but your Available Balance is now -\$100 due to the check we paid. You will be charged a NSF Overdraft Item Fee on the shirt payment too, even though you had enough Available Balance at the time the payment was authorized. There is a six-per-day limit on charging the \$29 fee for overdrawing the available balance in your account. The fee is not charged when you overdraw your available balance by \$30.00 or less.

To help you manage your account and avoid NSF Overdraft Item Fees and NSF Returned Item Fees, you can see your Available Balance and Present Balance at ATMs, or in Travis Credit Union Online Banking or Mobile Banking. We also provide you with a summary of NSF Overdraft Item Fees and NSF Returned Item Fees on your monthly account statements for the current period and year-to-date.

This credit union is federally insured by the National Credit Union Administration.