



# Explanation of Services: Money Market

Below please find some details about our Money Market accounts.

Key Account Terms and Charges																				
Monthly Service Charge	\$10	You will be charged a monthly service fee of \$10																		
Balance Requirement	\$1,000	To waive service charged must maintain \$1,000 balance																		
Minimum Deposit to Open Account	\$1,000	There is a \$1,000 minimum balance to open this account																		
Pays Interest:	Yes	<table border="1"> <thead> <tr> <th>Deposit Tier</th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$0.01 to \$9,999.99</td> <td>0.15 %</td> <td>0.15 %</td> </tr> <tr> <td>\$10,000.00 to \$24,999.99</td> <td>0.20 %</td> <td>0.20 %</td> </tr> <tr> <td>\$25,000.00 to \$49,999.99</td> <td>0.30 %</td> <td>0.30 %</td> </tr> <tr> <td>\$50,000.00 to \$99,999.99</td> <td>0.40 %</td> <td>0.40 %</td> </tr> <tr> <td>\$100,000.00 +</td> <td>0.60 %</td> <td>0.60 %</td> </tr> </tbody> </table>	Deposit Tier	Rate	APY	\$0.01 to \$9,999.99	0.15 %	0.15 %	\$10,000.00 to \$24,999.99	0.20 %	0.20 %	\$25,000.00 to \$49,999.99	0.30 %	0.30 %	\$50,000.00 to \$99,999.99	0.40 %	0.40 %	\$100,000.00 +	0.60 %	0.60 %
Deposit Tier	Rate	APY																		
\$0.01 to \$9,999.99	0.15 %	0.15 %																		
\$10,000.00 to \$24,999.99	0.20 %	0.20 %																		
\$25,000.00 to \$49,999.99	0.30 %	0.30 %																		
\$50,000.00 to \$99,999.99	0.40 %	0.40 %																		
\$100,000.00 +	0.60 %	0.60 %																		
Online Bill Pay:	Free	This account allows you to access online Bill Pay free of charge.																		
Transaction Limitations	6	This account is limited to 6 transactions a billing cycle.																		
Point of Purchase Transaction Maximums	\$1,500	You can make up to \$1,500 in purchases at one time																		

Options to Manage Accounts		
Online and Mobile App Access	Free	All customers of the bank have access to manage their TFSB Money Market Account via desktop or mobile devices.

Statement Services		
Statement Copy from Online Banking:	Free	Downloading and printing statement copies from the past two years using Online Banking.
Statement Copy:	\$3	Receive a monthly statement in the mail for a monthly fee

Related Charges		
Orders for Checks:	\$5	Standard TFSB checks; Specialty checks vary in cost based on selection
Non-Sufficient Funds (NSF):	\$25 per item	An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

## Related Charges (Continued)

Stop Payment:	\$25 per item	A request by the customer not to honor a specified check drawn on his or her account before it is paid.
Domestic Incoming:	\$10	A wire transfer that is deposited into your account from another bank account.
Domestic Outgoing:	\$15	A wire transfer that you send from your account to another linked U.S. bank account or pre-approved list of title companies.
International Outgoing:	\$50	A wire transfer that you send from your account to an international bank.
International Outgoing:	\$50	A wire transfer that you send from your account to an international bank.