



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 if the average daily balance for a statement cycle falls below \$1,000																		
Balance Requirement:	\$1,000	To waive service charge must maintain \$1,000 balance																		
Minimum Deposit to Open Account:	\$1,000	There is a \$1,000 minimum balance to obtain the disclosed APY																		
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 %
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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 per billing cycle																		
Point of Purchase Transaction Maximums:	\$1,500	You can make up to \$1,500 in purchases per day using your debit card																		

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

Statement Services		
Statement Copy from Online Banking:	Free	Downloading and printing statement copies from the past 18 months using Online Banking
Statement Copy:	\$3	Receive a monthly paper statement in the mail for a monthly fee

Related Charges		
Orders for Checks:	Varies	Standard The Federal Savings Bank checks and specialty checks vary in cost based on selection; The first set of check orders are free for The Federal Savings Bank checks
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 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 - Wire Transfer:	\$10	A wire transfer credit that is deposited into your account from another bank account, person, or company
Domestic Outgoing - Wire Transfer:	\$15	A wire transfer that you send from your account to a person or company
International Incoming - Wire Transfer:	\$10	A wire transfer credit that is received and deposited to your account from a person or company using an international bank
International Outgoing - Wire Transfer:	\$50	A wire transfer that you send from your account to an international bank, person, or company
Excess Per Item Fee:	\$15	Charges per each item in excess of the 6 allowed per statement cycle