



# Important Account Information for Our Members



**Privacy Notice**

**Funds Availability**



**Truth in Savings**



**TRANSPORTATION  
FEDERAL CREDIT UNION**



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## **PRIVACY NOTICE**

Transportation Federal Credit Union, your member owned financial institution, has financial privacy as a top priority. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 202-366-9400 or 800-368-8432.

### **Information We Collect and Disclose About You**

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you with our affiliated third party financial service provider, UniTrust Financial Services, which provides investment services.

We may also disclose nonpublic personal information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Such companies include check printers, credit bureaus, mail houses, and ATM processors.

Under these arrangements, we may disclose all of the information we collect, as described below, to our affiliated companies, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We presently do not share information obtained from a consumer credit report with our affiliates or any third parties. We will contact you and provide you an opportunity to opt-out of the sharing of consumer credit report information before we share such information with any affiliate of the Credit Union. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We collect the following nonpublic personal information about you from a variety of sources, such as:

- From membership and loan applications and other forms, we obtain information

such as name, address, social security number, and income.

- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions, and other sources listed on the application.
- Information collected from an Internet collection device (“cookie”).

We may also disclose information we collect about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, or protect the security of our financial records.

### **Disclosure of Information About Former Members**

We do not disclose nonpublic personal information about former members, except as required or permitted by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees and Credit Union volunteers who have a specific business purpose in utilizing your data. Our employees and Credit Union volunteers are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to safeguard your nonpublic personal information.

# FUNDS AVAILABILITY POLICY

For determining the availability of your deposits, everyday is a business day, except Saturdays, Sundays, and federal holidays.

## Immediate Availability

Funds from the following types of deposits are available to you on the day of deposit:

- Cash
- Wire Transfers
- Electronic Direct Deposit
- These checks (when payable to you)
  - Federal, state and local government checks (includes U.S. Postal Service money orders)
  - Cashier’s, certified and teller’s checks
  - Federal Reserve Bank and Federal Home Loan Bank checks

## Availability of Other Check Deposits

The delay for other check deposits depends on whether the check is a local or non-local check. Whether a check is local or non-local is determined by the first four digits of the routing number located at the bottom of the check, prior to the account number. If the first four digits of the routing number (2520 in the example below) are 0510, 2510, 0514, 2514, 0520, 2530, 0521, 2521, 0522, 2522, 0540, 2540, 0550, 2550, 0560, 2560, 0570, or 2570, then the check is a local check. Otherwise, the check is a non-local check.

### Personal Check

	_____ 20__
Pay to the Order of _____	\$ _____
	_____ dollars
Name of Financial Institution	
Address	
2520 xxxxx xxxxxxxx xx xxxx _____	

Our policy is that the first \$100 from the deposit of a local or non-local check(s) will be available for cash withdrawal, or to pay checks you have written to others, on the first business day after the day of your deposit. The remainder generally will be available on the

second business day if local; on the fifth business day if non-local.

For example, you deposit two checks totaling \$700 on Monday. On Tuesday, \$100 is available for withdrawal or to pay checks you have written to others; the remaining \$600 is available on Wednesday if the checks are local.

Deposit of a non-local check(s) will be held for five business days.

### **Availability of ATM Deposits**

Funds from the check deposits made at TFCU ATMs follow the availability schedule for “other checks” above. If you make a deposit to a Credit Union owned ATM before 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. A deposit made after 3:00 p.m. will be credited the next business day. Cash and government checks made payable to you (covered under “immediate availability” above) are available in their entirety on the first business day after the day of your deposit. All ATMs that we own or operate are identified as Transportation Federal Credit Union or TFCU ATMs. You may obtain a list of our ATM locations at our web site ([www.transfcu.com](http://www.transfcu.com)), at our branch offices, or by calling (202) 366-9400 or (800) 368-8432.

All deposits made at non-TFCU ATMs, including Family Service Center ATMs, will be treated as non-local and will be available on the fifth business day following the banking day of deposit. For example, a deposit received at a non-TFCU ATM on a Monday will be available for withdrawal Tuesday of the following week.

### **Holds on Other Funds**

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds already in your account. Those funds will be available at the same time funds from the check we cashed would have been available if you had deposited it.

For example, if we cash a \$200 local check for you on Monday, \$100 of funds currently in your account will not be available until Wednesday.

## **Foreign and Insurance Company Checks and Drafts**

Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed in the same way as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed until we receive the funds from the financial institution upon which it is drawn. Likewise, insurance company drafts may require final authorization of payment by the insurance company and may be subject to longer holds.

## **Longer Delays**

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We have reasonable cause to believe a check you have deposited will not be paid.
- You deposit check(s) totaling more than \$5,000 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the past six months.
- An emergency condition, beyond the control of the Credit Union, exists.

## **Special Rules for New Accounts**

- If you are opening a new share draft account, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits, cash and wire transfers will be available on the day we receive the deposit.
- If you deposit cashier's, certified, federal, state or local government checks, the first \$5,000 of that deposit will be available on the business day following the day of your deposit. Any amount in excess of \$5,000 will be available on the ninth business day after the deposit. Checks must be made payable to you or those named as joint owners of the account. Funds from all other check deposits will be available on the seventh business day

after the day of your deposit for local items,\* and on the eleventh business day for a non-local item.

\*Items drawn on financial institutions in the fifth Federal Reserve District.

### **Family Service Center Transactions**

Family Service Centers are defined as those offices where members of different Credit Unions are able to perform transactions at staffed teller locations to their own Credit Union account. A copy of the Funds Availability Policy may be obtained by calling or visiting the Family Service Center nearest you.

A deposit at a Family Service Center branch is considered received when it is accepted with all appropriate endorsements. For determining the availability of your deposits, everyday is a business day that your Credit Union is open. If you make a deposit when your Credit Union is open, that day will be considered the day of deposit. However, if you make a deposit at a Family Service Center branch when your Credit Union is not open, your deposit will be considered made on the next business day your Credit Union is open.

Funds from cash and check deposits made at Family Service Center ATMs will be held for a minimum of two business days.

## **TRUTH-IN-SAVINGS DISCLOSURE**

### **Common Features**

#### ***Bylaw Requirements***

A member who fails to complete payment of one share at the time of subscription or within six months from the increase in the par value in shares, or a member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within six months of the reduction may be terminated from membership at the end of a dividend period.

Shares may be transferred from one member to another, by written instrument or electronically as the Credit Union may prescribe.

The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days notice of intention to

withdraw the whole or any part of the amounts so paid in by them.

No member may withdraw share holdings that are pledged as required security on loans without the written approval of the loan officer, except to the extent those shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any share holdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of a loan officer.

### ***Dividend Rate Information***

For Annual Percentage Yield (APY) and dividend rate information please refer to our Rate Schedule. Our Share Savings, On the Move and Convenience Checking accounts are variable rate accounts. The dividend rate and corresponding Annual Percentage Yield are adjusted monthly at the discretion of the Board of Directors of the Credit Union. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on the account based on the dividend rate and frequency of compounding for an annual period.

### ***Compounding and Crediting***

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Upon account closing, accrued dividends will be paid on savings accounts. Dividends are compounded and credited monthly. The dividend period is monthly.

### ***Accrual of Dividends***

Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day you make your deposit.

### ***Nature of Dividends***

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

### ***Fees and Charges***

The imposition of fees can reduce earnings on your accounts. Please refer to our separate Service Fee Schedule for additional information

about charges.

### ***Federal Insurance***

Member accounts in this Credit Union are federally insured up to \$350,000 by the National Credit Union Share Insurance Fund.

### **Share Savings**

#### ***Minimum Balance Requirements***

A \$5 deposit is required to open this account. A minimum balance of \$5 must be maintained in this account. The par value of one share in this Credit Union is \$5.

#### ***Transaction Limitations***

During any month, you may make no more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, or no more than three by check, draft, debit card or similar order.

The Credit Union may, but is not required to, transfer funds from your share savings account to your checking account to cover overdrafts not covered by an overdraft line-of-credit. Overdrafts on your share draft checking account not covered by an overdraft line-of-credit in excess of three times per month will result in the return of your share drafts for insufficient funds.

Your account at the Credit Union will be charged a fee for each over the counter (in person) withdrawal in excess of three per month (refer to “Fees and Charges” section).

#### ***Closing and Dormant Accounts***

The share savings account may only be closed by the primary owner. Accounts may not be closed until all services associated with the account are terminated. This includes payroll, ATM, loans paid off, checking accounts, VISA accounts, certificates and any other applicable Credit Union service. If the account has been open for less than six months there is a fee to close the account.

An account becomes dormant when there is no monetary activity within the past six months, other than dividends. Once the account is dormant, the Credit Union reserves the right to close the dormant account. The member must contact the Credit Union to

“reactivate” the account. If an account has been dormant for 2½ years, there is a dormant account fee.

### ***Share Account Maintenance***

A \$2 fee will be charged beginning **at the end of the second year** after opening the account. This fee will be waived if, by that time, you have maintained a minimum combined daily balance of \$250 throughout the month in combined share and checking balances, or if you have a loan or active VISA. The account maintenance fee is also waived if you are under 22 years of age or participate in the Concorde, Express, or Premiere50 account package.

### ***Excessive Share Savings Withdrawals***

A \$5 fee will be charged for each over-the-counter (in person) Share Savings withdrawal in excess of three per month. This fee is charged to your share savings account on the last day of the month. Members maintaining a \$2,000 balance in their share savings account throughout the month have unlimited, free withdrawals.

### **Basic Checking, On the Move Checking Account, Convenience Checking Account**

#### ***Initial Deposit and Minimum Balance Requirement***

The minimum deposit to open the account will equal the amount necessary to pay for the initial check order, which may vary depending on style and quantity ordered. There is no minimum balance requirement for these accounts. The par value of one share at this Credit Union is \$5.

#### ***Transaction Limitations***

The Credit Union may, but is not required to, transfer funds from your share savings account to your checking account to cover overdrafts not covered by an overdraft line-of-credit. Overdrafts on your share draft checking account not covered by an overdraft line-of-credit in excess of three times per month will result in the return of your share drafts for insufficient funds.

#### ***Closing and Dormant Accounts***

The checking account may be closed by any authorized signer on the account. Closing your checking will result in the return of all unpaid drafts and pre-authorized payments. Your

automated teller machine (ATM) and/or Visa CHECKCARD access will be revoked when you close your checking account.

A checking account becomes dormant when there is no monetary activity within the past six months. The Credit Union reserves the right to close the dormant account. The member must contact the Credit Union to “reactivate” the account.

### ***Signatures and Electronic/On-line Bill Payer Systems***

Checks signed by you include checks that bear your signature and checks issued by a third party bill-paying service at your request and on your authorization. Also, if you give your account number to a third party, you authorize Transportation Federal Credit Union to honor transactions initiated by the third party even if you did not specifically authorize a particular transaction.

### **Convenience Checking Account**

#### ***Transaction Limitations***

No ATM Card or Visa CHECKCARD access is available.

### **Express Account**

#### ***Express Benefits***

- Unlimited, fee-free foreign ATM and POS transactions (A fee may be imposed by the owner of the ATM.)
- “On the Move” checking account earns monthly dividends
- Second Convenience checking account
- Pre-approved VISA credit card with no annual fee\* (upon request)
- Reduced cost Online Bill Payment service
- Maintenance fee-free IRA accounts

\*Some members may be approved for our secured VISA card.

### ***Minimum Balance Requirement***

A \$1,000 deposit or a minimum daily balance of \$1,000 in combined savings and checking is required to open and maintain this account. A \$7 monthly maintenance fee will be assessed each month that the balance falls below the \$1,000 minimum on the date the balance falls below the minimum. The par value of one share in this Credit Union is \$5.

### ***Account Conversion***

After three consecutive months of falling below the \$1,000 minimum required balance, your account may be removed from the Express package.

### **Concorde Account**

#### ***Concorde Benefits***

- 350 free “On the Move” designer checks per year
- Unlimited, fee-free ATM or Point-of-Sale (POS) transactions (A fee may be imposed by the owner of the ATM.)
- Reduced APR .25% off regular rates on future personal and vehicle loans
- Pre-approved \$500 overdraft protection (upon your request)
- Pre-approved VISA credit card with no annual fee\* (upon request)
- No maintenance fee on Individual Retirement Account
- Two, fee-free official checks monthly
- Two, fee-free certified checks monthly
- Reduced cost Online Bill Payment service
- Five, fee-free money orders monthly
- Unlimited, fee-free Traveler’s Cheques—single signature only
- Two, free check copies monthly
- Multiple checking accounts (On the Move and Convenience) plus dividends

\*Some members may be approved for our secured VISA card.

#### ***Minimum Balance Requirement***

A \$10,000 deposit, or a loan in excess of \$10,000, or a minimum combined daily balance of \$10,000 in savings, checking, and/or loans except Visa is required to open this account. A minimum combined balance of \$10,000 in savings, checking and/or loans must be maintained in this account. A \$10 monthly maintenance fee will be assessed each month that the balance falls below the \$10,000 minimum on the date the balance falls below the minimum. The par value of one share in this Credit Union is \$5.

### ***Account Conversion***

After three consecutive months of falling below the \$10,000 minimum required balance, your account may be removed from the Concorde package.

### **Premiere50 Account**

#### ***Premiere50 Benefits***

- Unlimited, free “On the Move” designer checks
- Unlimited, fee-free ATM/POS and Visa CHECKCARD transactions (A fee maybe imposed by the owner of the ATM)
- Reduced APR .5% off regular rates on future personal and vehicle loans
- Pre-approved \$1,000 overdraft protection (upon request)
- No annual fee Visa Classic or Gold credit card (upon request)
- Multiple checking accounts (“On the Move” and Convenience) plus dividends
- Reduced cost Online Bill Payment services
- Fee-free Traveler’s Cheques for two
- Free AARP one year membership
- Fee-free Cashier’s Checks

\*Some members may be approved for our secured VISA card.

#### ***Minimum Balance Requirement***

Member must be age 50 or above. A minimum combined balance of \$20,000 in either savings, checking and/or loans except Visa must be maintained in this account or a minimum combined balance of \$15,000 in savings, checking and/or loans with direct deposit of any salary, qualified pension, retirement, or annuity. A \$15 monthly maintenance fee will be assessed each month that the balance falls below the \$20,000 or \$15,000 minimum on the day in which the balance falls below the minimum. The par value of one share in this Credit Union is \$5.

### ***Account Conversion***

After three consecutive months of falling below the \$20,000 or \$15,000 minimum required balance, your account may be removed from the Premiere50 account.

## **Advantage Circle Account**

### ***Advantage Circle Benefits***

- An enrollment gift
- No monthly share savings account maintenance fee
- “On the Move” designer checks at reduced cost
- A basic checking account with 10 free starter checks (must be age 16)\*
- An ATM card\*
- A Visa credit card\*
- Personal and vehicle loans\*

\*Some parent/cosigner restrictions apply to members under age 18 and are based on credit worthiness of application and/or co-applicant.

### ***Minimum Balance Requirements***

Member must be between the ages of 13 and 21. There is no minimum balance requirement. The par value of one share in this Credit Union is \$5.

### ***Account Conversion***

Upon reaching the age of 22, the Advantage Circle account will be converted to a Basic Checking account. The member may request to be placed in another package account.

## **Advantage Circle Plus Account**

### ***Advantage Circle Plus Benefits***

- An enrollment gift
- No monthly share savings account maintenance fee
- 175 free checks annually—Advantage Circle Exclusive Design
- A basic checking account with 10 free starter checks (must be age 16)\*
- A Visa CHECKCARD\*
- Two, free foreign ATM transactions, monthly
- Three, free Point of Sale (POS) transactions, monthly
- No annual fee Visa credit card\*
- Personal and vehicle loans\*

\*Some parent/cosigner restrictions apply to members under age 18 and are based on credit worthiness of application and/or co-applicant.

### ***Minimum Balance Requirements***

Member must be between the ages of 13 and 21. A minimum daily balance of \$150 in combined savings and checking accounts is required to open and maintain this account. A \$3 monthly fee will be assessed on the day in which the balance falls below the \$150 minimum. The par value of one share in this Credit Union is \$5.

### ***Account Conversion***

Upon reaching the age of 21, the Advantage Circle Plus account will be converted to a Basic Checking account. The member may request to be placed in another package account.

### ***Johnny Appleseed Account***

#### ***Johnny Appleseed Benefits***

- An enrollment gift
- No monthly share savings account maintenance fee
- Bi-monthly gifts for deposits of \$5 or more
- Yearly birthday card
- National Johnny Appleseed Ecology Club calendar coloring contest entrance
- An ID card
- A membership kit
- Use of the Johnny Appleseed website

### ***Account Conversion***

Upon reaching the age of 13, the Johnny Appleseed account will automatically convert to an Advantage Circle Account.

### ***Holiday Savers Club Account***

#### ***Minimum Balance Requirement***

A minimum \$5 deposit is required to open this account. To earn the Annual Percentage Yield, a minimum balance of \$5 is required. If the balance falls below \$5, we reserve the right to close the account. The par value of one share in this Credit Union is \$5.

#### ***Transaction Limitations***

This account will mature on the last day of October each year, and funds from this account will be transferred to your share savings the first week of November. No withdrawals on this account may be made before November 1.

The account must be closed if you withdraw funds prior to November 1.

### ***Fees and Charges***

There are no fees for this account.

## **Vacation Club Account**

### ***Minimum Balance Requirement***

A minimum \$5 deposit is required to open this account. A minimum balance of \$5 is required to earn the Annual Percentage Yield. If the balance falls below \$5, we reserve the right to close the account. The par value of one share in this Credit Union is \$5.

### ***Transaction Limitations***

A minimum withdrawal of \$100 is required in order to withdraw from this account. Funds from the Vacation Club account may be withdrawn any time during the year and there is no limit on the number of withdrawals.

### ***Fees and Charges***

There are no fees for this account.

## **Money Market Share Account**

### ***Dividends***

The Money Market Share Account is a tiered share account offering a high-yielding money market rate of term. In Tier 1, a balance of \$2,500 up to \$9,999 earns a lower dividend rate. In Tier 2, a balance of \$10,000 to \$19,999 earns a slightly higher dividend rate. In Tier 3, a balance of \$20,000 to \$49,999 earns an even higher rate. In Tier 4, a balance of \$50,000 and higher earns our highest Money Market Share Account rate. Dividends on balances less than \$2,500 are paid at the share savings rate.

### ***Balance Computation and Compounding Method***

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Upon account closing, accrued dividends will be paid. Dividends are compounded and credited monthly. The dividend period is monthly.

### ***Minimum Balance Requirements***

A \$2,500 deposit is required to open this account. A minimum balance of \$2,500 must be maintained in this account. If the account balance falls below the \$2,500 minimum required balance, the Credit Union reserves the

right to close the Money Market Share Account and to transfer the balance to the Share Savings Account. Dividends on balances less than \$2,500 are paid at the share savings rate. The par value of one share of this Credit Union is \$5.

### ***Transaction Limitations***

Withdrawals and transfers are limited to three per month and must be at least \$500 each. At the fourth request, the Money Market Share Account will be closed and the balance transferred to the Share Savings Account.

## **Traditional IRA Share Savings Account**

### ***Minimum Balance Requirement***

A minimum \$25 deposit is required to open this account. There is a \$25 yearly IRA maintenance fee if the balance falls below \$250. The par value of one share in this Credit Union is \$5.

### ***Transaction Limitations***

There may be fees imposed by the IRS on this account if the account is closed early or early withdrawals are made prior to age 59½. Additionally, a \$25 fee will be charged by TFCU if funds are withdrawn prior to age 59½.

### ***Maximum Annual Contribution***

Total combined contributions to Traditional and Roth IRAs may be up to the indicated amount in a given year or 100% of compensation, whichever is less.

<b>Year</b>	<b>Age 49 and below</b>	<b>Age 50 and above</b>
2006-2007	\$4,000	\$5,000
2008	\$5,000	\$6,000

Tax deductibility is based on Adjusted Gross Income (AGI) and participation in a qualified pension plan. Please consult your tax advisor for advice.

## **Roth IRA Share Savings Account**

### ***Minimum Balance Requirement***

A minimum \$25 deposit is required to open this account, unless the funds are received by a rollover or a direct transfer. There is a yearly \$25 IRA maintenance fee if the balance falls below \$250. The par value of one share in this Credit Union is \$5.

### ***Transaction Limitations***

There may be fees imposed by the IRS on this account if the account is closed early or early withdrawals are made prior to age 59½. Additionally, a \$25 fee will be charged by TFCU if funds are withdrawn prior to age 59½. By law, Roth IRA accounts must be maintained for a period of at least five years before withdrawals are permitted.

### ***Maximum Annual Contribution***

Total combined contributions to Traditional and Roth IRAs may be up to the indicated amount in a given year or 100% of compensation, whichever is less.

<b>Year</b>	<b>Age 49 and below</b>	<b>Age 50 and above</b>
2006-2007	\$4,000	\$5,000
2008	\$5,000	\$6,000

## **Coverdell Education Savings Account**

### ***Minimum Balance Requirement***

A minimum \$25 deposit is required to open this account, unless the funds are received by a rollover or a direct transfer. The par value of one share in this Credit Union is \$5.

### ***Transaction Limitations***

Contributions are not allowed after the beneficiary reaches age 18 except for special needs beneficiaries as defined by IRS code. There may be fees imposed by the IRS on this account if the account is closed early or withdrawals are for non-qualified education expenses.

### ***Maximum Annual Contribution***

Total combined contributions to Coverdell Education Savings Account(s) up to \$2,000.

# YOUR ACCOUNT RATE INFORMATION

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see your periodic statement.

As of the last dividend declaration date: \_\_\_\_\_

	<b>Dividend Rate</b>	<b>APY</b>
<input type="checkbox"/> Share Savings Account	_____	_____
<input type="checkbox"/> On The Move Checking Account	_____	_____
<input type="checkbox"/> Convenience Checking Account	_____	_____
<input type="checkbox"/> Concorde Account	_____	_____
<input type="checkbox"/> Express Account	_____	_____
<input type="checkbox"/> Premiere50 Account	_____	_____
<input type="checkbox"/> Advantage Circle Account	_____	_____
<input type="checkbox"/> Advantage Circle Plus Account	_____	_____
<input type="checkbox"/> Johnny Appleseed Savings Account	_____	_____
<input type="checkbox"/> Holiday Savers Club Account	_____	_____
<input type="checkbox"/> Vacation Club Account	_____	_____
<input type="checkbox"/> Traditional Individual Retirement Share Savings Account	_____	_____
<input type="checkbox"/> Roth Individual Retirement Share Savings Account	_____	_____
<input type="checkbox"/> Coverdell Education Share Savings Account	_____	_____
<input type="checkbox"/> Money Market Share Account	see next page	

If your daily balance is \$50,000 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

If your daily balance is \$20,000 but less than \$49,999, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

If your daily balance is \$10,000 but less than \$19,999, the interest rate paid on the entire balance in your account \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

If your daily balance falls below the required \$2,500 minimum, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.



\*Information in this disclosure is subject to change without notice.

9/07





# Contact Us

## E-mail:

info@transfcu.org  
loans@transfcu.org

## Mailing Address:

Transportation Federal Credit Union  
P.O. Box 70440  
Washington, DC 20024-0440

## Telephone:

(202) 366-9400  
(800)-DOTTIE2 (368-8432)  
Kendall Square Branch (617) 494-2212

## Fax:

Telephone Service Center (202) 366-8875  
Loans (703) 519-8917  
DOT Branch (202) 366-3931  
FAA Branch (202) 267-5140  
Kendall Square Branch (617) 621-0746

## Hours of Operation

Lobby Hours:  
Monday - Friday, 9:00 a.m - 4:00 p.m.  
(DOT and FAA)  
Monday - Friday, 8:30 a.m - 3:30 p.m.  
(Kendall Square)  
Extended hours by appointment only.

## Telephone Service Center Hours:

8:30 a.m. - 5:00 p.m., Monday - Thursday  
8:30 a.m. - 4:30 p.m., Friday



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