

**TYNDALL FEDERAL CREDIT UNION**  
**Truth in Savings Disclosures**  
**Tyndall First Spending Account**

**Except as specifically described, the following disclosures apply to all Tyndall First Spending accounts. The fees and terms applicable to your account at the Credit Union are provided in these Truth in Savings Disclosures. All accounts described in these Truth in Savings Disclosures are share accounts. These disclosures may differ from your initial Truth in Savings Disclosures provided on the membership agreement. These Truth in Savings Disclosures supersede all prior.**

**Effective Date: February 1, 2025**

**Account Type: Tyndall First Spending**

- 1. Rate Information.** The Tyndall First Spending account (TFS account) is a non-interest bearing account. No dividends will accrue or be paid.
- 2. Balance Information.** The minimum amount to open a TFS account is \$25.00. After opening the account, there is no minimum balance requirement.
- 3. Cash Back.** 1% cash back on debit card purchases; capped at \$1,500.00 in total monthly swipe spending; the TFS account will be credited at the end of each month; you must have at least \$500.00 in deposits via ACH and/or Mobile Deposit each month to qualify for cash back. Your TFS account must be open on the last day of the month for cash back to be earned & credited.
- 4. Free Courtesy Pay.** Applies to debit card purchases only (you must opt in to authorize and pay overdrafts on ATM and everyday debit card transactions); after a \$200.00 negative balance is reached our standard Courtesy Pay Fees will resume; you must have at least \$500.00 deposited via ACH and/or Mobile Deposit each month to qualify. See our Rate & Fee Schedule for our Courtesy Pay fees.
- 5. Automatic Savings.** Daily debit card spending will be rounded up to the nearest whole dollar and that difference will be transferred to your Share account each day; this automatic savings feature will not bring the TFS account into the negative.
- 6. Fees.** The TFS account has no monthly maintenance or service charges. See our Rate & Fee Schedule for the types, amounts and conditions of any fees or charges.
- 7. Electronic Statement & Notice Requirement.** The TFS account is an all-electronic account. By opening a TFS account, you agree to receive all periodic statements & notices electronically. Should you revoke your opting-in of electronic statements & notices, the TFS account will be modified to our then Classic Checking account or equivalent and be subject to those rates, terms & fees.



**FEE SCHEDULE**  
**Share and Checking Accounts**  
**Effective: August 1, 2024**

\*denotes that a change has been made

**Overdraft Protection Fees**

Tyndall offers a few convenient ways to protect yourself against an overdraft on your Checking or Money Market Account. If you have an overdraft on your account, however, you may be assessed a fee (outlined below) but, depending on the situation and your account status, we may pay the overdraft instead of returning it to the merchant, which is to your benefit. **As an added benefit, Tyndall has a de minimis threshold in place, which means that if your transaction would create an overdraft of \$5.00 or less, we will not charge a fee for the presentment (excluding overdraft transfer fees).** Additionally, we will not charge more than five (5) overdraft fees in a single business day (NSF and Paid NSF Fees combined).

NSF fee (Insufficient Funds fee): \$ 20.00 (**FEE WAIVED**) per presentment (maximum 5 per day) [2] [3]  
Courtesy Pay fee (Paid NSF Fee\*): \$ 20.00 per presentment (maximum 5 per day) [1] [2]

**Checking and Money Market Account Fees**

Stop Payment fee: \$ 20.00 per request  
Deluxe Check Printing fee: Prices may vary depending upon style and quantity  
Check Copy fee: \$ 2.50 per item  
Monthly Service fee (All Checking Accounts): \$ 2.95 (**FEE WAIVED**) per month  
Monthly Service fee (Classic Checking opened on or after 08/01/24): \$ 2.00\* per month; if enrolled in e-Statements, fee is waived  
Monthly Money Mkt Service fee (Money Market): \$10.00 (**FEE WAIVED**) per month; if the account minimum Average Daily Balance is \$2,500, fee is waived

**Other Service Fees (applicable to all accounts)**

Research/recn fee (Account Research fee): \$ 20.00 per hour, with a minimum \$10.00 charge  
Document Copy fee: \$ 1.00 per page (excluding statement copies) \$ 5.00 per statement  
Outgoing Wire fee (Wire Transfer fee outgoing): \$ 15.00 per transfer  
Incoming Wire fee (Wire Transfer fee incoming): \$ 5.00 (**FEE WAIVED**) per transfer  
Inactive Account fee (savings): \$ 5.00 (**FEE WAIVED**) /month after one (1) year of no account activity [4] [5]  
Inactive Account fee (checking): \$ 5.00 (**FEE WAIVED**) /month after one (1) year of no account activity [4] [5]  
Account History fee: \$ 1.00 per page  
Check Print fee (Temporary Checks fee): \$ 3.00 (**FEE WAIVED**) for eight (8) checks  
Returned Deposited Item fee: \$ 3.00 per item  
Corporate Check fee: \$ 5.00 (**FEE WAIVED**) per presentment  
Abused Acct fee: \$ 50.00 per instance  
Loan Payment by Credit Card or ACH (per phone request): \$ 5.00 per payment  
Credit Card Returned Check Charge: Up to \$25.00 (**FEE WAIVED**) [1]  
Invalid Address fee: \$ 5.00 (**FEE WAIVED**) per month after six (6) months  
Fax Copy fee: \$ 2.00 (**FEE WAIVED**) per page  
Card Replacement: \$ 5.00 (**FEE WAIVED**) per card  
Garnishment/Levy: The maximum amount as allowed by State law  
Non-Tyndall Check Copy fee: \$ 5.00 (**FEE WAIVED**) per check  
Same Day Bill Payment fee: \$ 5.00 - \$14.95 (varies based on company)  
Escheat Fee: \$ 25.00 or current balance, if less

**Electronic Funds Transfer Fees**

Tyndall ATMs. Deposits/Withdrawals: No charge  
Non-proprietary ATM's: \$ 1.00 (**FEE WAIVED**) network fee per transaction; surcharge assessed by ATM Owner, at Owners discretion

**Credit Union Membersip**

Membership Share: \$ 5.00 par value  
Membership fee: \$ 1.00 (**FEE WAIVED**)

The fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 850-747-4300 (888-896-3255, toll free).

[1] "Maximum 5 per day" refers to the combined total of NSF Fees and Courtesy Pay Fees.

[2] Fee applies to overdrafts created by check, in-person withdrawal, automated teller machine (ATM) withdrawal, or other electronic means, as applicable. A de minimis threshold applies; fee will not be charged for transactions that would overdraw the account by \$5.00 or less (excluding overdraft transfer fees).

[3] Fee applies to overdrafts created by check, in-person withdrawal, automated teller machine (ATM) withdrawal, or other electronic means, as applicable. A de minimis threshold applies; fee will not be charged for transactions that would overdraw the account by \$5.00 or less (excluding overdraft transfer fees).

[4] Members over age 70 and under age 18 are excluded from the inactivity fee

[5] Accounts with balances \$5,000.00 and over are excluded from the inactivity fee



(850) 769-9999

**Current Tyndall First Spending Account Dividend Rates**  
**Effective Date: February 1, 2025**

Tyndall First Spending Account	<b>Dividend Rate</b> 0.00%	<b>Minimum To Open</b> \$25.00
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