



Teachers Federal Credit Union (“Teachers”) invites you to become a member of our Credit Union! Upon successful completion of your loan process with loanDepot, you may be selected as a member of Teachers. As part of your membership with Teachers, and as required by federal regulations, a *Regular Share Savings* membership account is required to be established and maintained with a minimum balance of \$1.00. As part of a successfully loan acquisition, Teachers will deposit the initial \$1.00 par share value on your behalf and establish a *Regular Share Savings* account in your name.

Please note: Our *Regular Share Savings* account earns .05% Annual Percentage Yield (“APY”) for balances \$2,500 or greater. Balances under \$2,500 will not earn dividends. Dividends compound quarterly. For further information on our rates, fees and general services, please visit our website at www.teachersfcu.org.

Also included for your reference are additional consumer account disclosures that are part of your membership with Teachers. Please review the [Membership Account Agreement](#) to understand all benefits and general information concerning membership at Teachers.

If you have any questions about Teachers, please contact us at 1-800-341-4333.

We look forward to serving all of your financial needs and value your membership.