



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](http://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.