

# Yield Pledge® Money Market

## Account opening & usage

Minimum deposit required to open account	\$500	
Monthly account fee	\$0	
Requirements to waive monthly fee	N/A	
Interest rate	Variable	This is a tiered, variable rate account. Interest rate, annual percentage yield (APY) and tiers may change. Interest will accrue on the average daily balance. Visit us online for a complete listing of current rates.
ATM fees	\$0	TIAA Bank does not charge its clients ATM fees at TIAA Bank or other financial institution ATMs.  Other financial institutions may charge our clients a fee for using their ATM. We will automatically reimburse our clients for other financial institution ATM fees on U.S. ATM transactions during any month that the average daily balance for the account is at least \$5,000. For balances under \$5,000, we will reimburse our clients up to \$15 in ATM fees monthly.
Non-Sufficient Funds (NSF) fee	\$30	This fee applies to all overdrafts, except those created by Visa® Debit Card or ATM card. This fee is limited to 2 per day per account.
Returned deposited item fee	\$10	Per declined item deposited into your account.
	\$0	\$0 For New York or Vermont residents.
Stop payment fee	\$25	Per item to stop payment for up to 6 months.
Account closing fee	\$0	

## Transaction limitations

Federal regulations limit the number of monthly transfers or withdrawals permissible in a money market account. Generally speaking:

### Unlimited

- in person transactions
- by mail transactions
- ATM transactions

### Combined maximum of 6 per month

- ACH transactions
- debit card transactions
- checks
- internet-initiated transactions
- phone-initiated transactions
- mobile-initiated transactions
- pre-authorized or automatic withdrawals

Excess transaction fee	\$10	In any month when you exceed the transaction limits for this account
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## Other common fees

ACH/EFT transaction out, with our assistance	\$0
Cashier's check	\$10
Mobile/Online check deposit	\$0
Replacement Visa® Debit Card	\$0
Uncollected item fee	\$30

## Wire fees\*\*

Wire funds into TIAA Bank ( <i>from an international or domestic location</i> )	\$0
Wire U.S. Dollars out of TIAA Bank to a domestic location	\$25
Wire U.S. Dollars out of TIAA Bank to an international location, without a currency exchange	\$35
Wire Foreign Currency out of TIAA Bank to an international location, without a currency exchange	\$65
Wire Foreign Currency out of TIAA Bank to an international location, with a currency exchange	\$30

\*\* Additional fees may be charged by other financial institutions that handle your wire request on our behalf or on behalf of the wire's beneficiary. Please inquire about these fees at the time you request your wire and refer to disclosures we may provide to you at that time. Foreign Currency exchange costs as described elsewhere in the Personal Account Terms, Disclosures and Agreements Booklet will also apply if you ask TIAA Bank to conduct a Foreign Currency exchange on your behalf in connection with a wire.

## Processing policies

### Posting Order

The order in which withdrawals and deposits are processed

Cash transactions are generally posted at the time of transaction. Most other transactions are posted to your account during our nightly processing each Business Day.

- Cash transactions:** Cash withdrawals at a TIAA Bank Financial Center, wire transfers and bank check purchases. Withdrawals in this category are paid intraday at the time of the transaction.
- ATM and Debit Card transactions:** Withdrawals or transfers conducted with your ATM or Visa Debit Card are paid during end of day processing and are posted by date and time received.
- Bill pay and other financial center transactions:** Bill Pay transactions, transfers requested at TIAA Bank Financial Centers, checks deposited by others that have TIAA Bank accounts at TIAA Bank Financial Centers. Withdrawals in this category are paid during end of day processing and are paid from highest-to-lowest dollar amount.
- All other transactions:** All other checks and all other automatic payments (ACH transactions) are paid during end of day processing and are posted from highest-to-lowest dollar amount.

### Funds Availability Policy

When funds deposited to your account are available

- Direct deposit, wire transfers and cash:** When you set up direct deposit, wire funds into your TIAA Bank account or deposit cash in person to one of our employees, your funds are made available on the same Business Day that they are received. When we receive your deposit will depend on the cut-off times described in our Funds Availability Disclosure.
- Checks and certain money orders:** The first \$5,000 from a deposit of checks and certain money orders on any one day will be available on the first Business Day after the day of your deposit. The remaining funds will be available on the fourth Business Day after the day of your deposit. These rules will not apply to deposits made at an ATM.
- Extended holds:** Funds you deposit by check may be delayed for a longer period. Visit us online for more details.
- Special rules for new accounts:** If you are a new client, special rules may apply during the first 30 days that your account is open. Visit us online for more details.

\* This summary describes only certain key features and fees, and is not a description of all terms and fees related to this account. For a complete description, visit us online to view the Personal Account Terms, Disclosures and Agreements Booklet.



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