

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Shares	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Start-Up Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account limitations apply.
Cattle Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Advantage Plus Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Savings	\$499.99 or below / \$500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.



RATE SCHEDULE (cont.)									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Super Saver Money Market	\$500.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$500.00	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Escrow	—	—	—	—	\$5.00	—	—	—	—
<input type="checkbox"/> Traditional IRA Savings <input type="checkbox"/> Roth IRA Savings <input type="checkbox"/> Coverdell IRA Savings <input type="checkbox"/> SEP IRA Savings	\$200.00 to \$9,999.99 / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Personal Checking Non-Dividend Bearing	—	—	—	—	\$50.00	—	—	—	—
Personal Checking Dividend Bearing	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$500.00	\$1,000.00	Average Daily Balance	—
Youth Checking Non-Dividend Bearing	—	—	—	—	\$25.00	—	—	—	Account limitations apply.
Advantage Plus Checking (Age 55 and Up)	—	—	—	—	\$50.00	—	—	—	—
Personal Start-Up Checking Non-Dividend Bearing	—	—	—	—	\$50.00	—	—	—	Account limitations apply.
<input type="checkbox"/> Individual HSA Checking <input type="checkbox"/> Family HSA Checking	\$200.00 to \$9,999.99 / \$10,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

#### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period.

For Share Savings, Special Shares, Youth Savings, Start-Up Savings, Christmas Club, Vacation Club, Cattle Savings, Advantage Plus Savings, Super Saver Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, SEP IRA Savings, Personal Checking Dividend Bearing, Individual HSA Checking, and Family HSA Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For

Premier Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Premier Savings, Super Saver Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, SEP IRA Savings, Individual HSA Checking, and Family HSA Checking accounts are tiered

rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Special Shares, Youth Savings, Start-Up Savings, Christmas Club, Vacation Club, Cattle Savings, Advantage Plus Savings, Premier Savings, Super Saver Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, SEP IRA Savings, Personal Checking Dividend Bearing, Individual HSA Checking, and Family HSA Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings, Youth Savings, or Start-Up Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Super Saver Money Market and Personal Checking Dividend Bearing accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share Savings, Special Shares, Youth Savings, Start-Up Savings, Christmas Club, Vacation Club, Cattle Savings, Advantage Plus Savings, Premier Savings, Super Saver Money Market, Traditional IRA Savings, and Personal

Checking Dividend Bearing accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Special Shares, Youth Savings, Start-Up Savings, Cattle Savings, Advantage Plus Savings, Premier Savings, Super Saver Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, SEP IRA Savings, Individual HSA Checking, and Family HSA Checking accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Christmas Club accounts, Withdrawals may be made from the from this account from November 1st through December 31st. Transactions made outside of this period will be subject to the transaction fee as indicated in the Fee Schedule. For Vacation Club accounts, You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephone order or instruction, or similar order to a third party. For Traditional IRA Savings, Roth IRA Savings, Coverdell IRA Savings, SEP IRA Savings, Individual HSA Checking, and Family HSA Checking accounts, outgoing rollover or transfer of funds may be subject to a fee as disclosed in the Fee Schedule. Youth Checking Non-Dividend Bearing accounts are available to individuals up to the age of 22. Once the individual reaches the age of 22, the account will be converted into a Personal Checking Non-Dividend

Bearing account. A joint owner over the age of majority is required for those under the age of 18. The Start-Up Checking account is for individuals that do not qualify for a regular checking account relationship. The Start-Up checking has many of the same benefits as our regular checking account with the following restrictions: 1. For the first six months this is a restricted account: a) No Debit Card will be issued b) No Shared Branch Access c) Possible extended holds on check deposits. 2. Because this is a second chance account the account must remain in good standings at all times. If the account falls below a positive balance for any reason, the account will be closed immediately and you will not be eligible for future checking account relations with the Credit Union. For Escrow, Personal Checking Non-Dividend Bearing, Personal Checking Dividend Bearing, and Advantage Plus Checking (Age 55 and Up) accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share                    \$5.00

Number of Shares Required                1

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

### LOCATIONS

2315 Mangum Rd  
Houston, TX 77092  
(713) 681-0339

2311 Northwest Loop  
Stephenville, TX 76401  
(254) 968-8543

