

**TEXAS TRUST CREDIT UNION  
TRUTH IN SAVINGS DISCLOSURES RATE SCHEDULE**

ACCOUNT TYPE	PRIMARY/SECONDARY SHARE ACCOUNTS	INTERNATIONAL PRIMARY SHARE	CASH CLUB (SAVINGS)	IRA SHARE (SAVINGS)	HOLIDAY SAVINGS	LOAN RELATED SHARES	CONSUMER MONEY MARKET	POWER CHECKING	BONUS CHECKING	EASY CHECKING	STUDENT CHECKING	
CU MEMBERSHIP ELIGIBILITY												
ACCOUNT DESCRIPTION	PRIMARY ACCOUNT - YOU MUST HAVE THIS ACCOUNT TO BE ELIGIBLE FOR OTHER SERVICES/ACCOUNTS	PRIMARY ACCOUNT FOR INTERNATIONAL MEMBERS. INTERNATIONAL MEMBERS MUST HAVE THIS ACCOUNT TO BE ELIGIBLE FOR OTHER SERVICES/ACCOUNTS	EXCLUSIVELY FOR CHILDREN UP TO AGE 12	FEDERALLY REGULATED RETIREMENT FUNDS	HOLIDAY SAVINGS ACCOUNT	TEXAS TRUST CU LOAN APPROVAL REQUIRED. INCLUDES ESCROW, MASTERCARD SHARES (TXTCU LOANS ONLY)	MONEY MARKET ACCOUNT	HIGH YIELD ACCOUNT	VALUE ADDED, CASH REWARDS ACCOUNT	BASIC CHECKING ACCOUNT	STUDENT CHECKING ACCOUNT	
Monthly Service Charge	\$0	\$0	\$0	\$0	\$0	\$0	\$10	\$0	\$6 <sup>1</sup>	\$0	\$0	
MINIMUM BALANCE REQUIREMENTS	TO OPEN ACCOUNT	\$5	\$5	\$5	\$5	\$0	\$2,500	\$5,000	\$25 \$0 WITH A SIGNED ELECTRONIC DEPOSIT FORM	\$25 \$0 WITH A SIGNED ELECTRONIC DEPOSIT FORM	\$25	
	TO MAINTAIN ACCOUNT	\$5	\$5	\$5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	TO AVOID MONTHLY SERVICE CHARGE <sup>2</sup>	\$5	\$5	\$0	\$0	\$0	\$2,500	\$0	THE ACCOUNT BALANCE DOES NOT AFFECT THE MONTHLY SERVICE CHARGE. <sup>1</sup>	\$0	\$0	
	TO EARN THE ANNUAL PERCENTAGE YIELD <sup>3</sup>	\$100	N/A	\$5	\$5	\$25	\$100	\$2,500	\$5,000 <sup>4</sup>	\$25,000	\$1,000	\$1
DIVIDEND INFORMATION*	DIVIDEND RATE	0.10%	N/A	0.10%	0.20%	0.25%	0.10%	0.15%	0.05%			
	ANNUAL PERCENTAGE YIELD (APY)	0.10%	N/A	0.10%	0.20%	0.25%	0.10%	0.15%	0.05%			
TRANSACTION LIMITATIONS / SPECIAL TERMS	CANNOT EXCEED SIX AUTOMATIC OR PREAUTHORIZED TRANSFERS (INCLUDING VOICE INFORMATION PHONE SYSTEM (VIPS) AND OVERDRAFT PROTECTION) PER CALENDAR MONTH					WITHDRAWALS MAY OCCUR PENALTY FREE BETWEEN NOVEMBER 5 AND DECEMBER 31		UNLIMITED CHECK WRITING PRIVILEGES	UNLIMITED CHECK WRITING PRIVILEGES	UNLIMITED CHECK WRITING PRIVILEGES	UNLIMITED CHECK WRITING PRIVILEGES	
	CANNOT EXCEED SIX TELEPHONE REQUESTS FOR TRANSFERS (LOAN PAYMENTS EXCLUDED) DURING ANY CALENDAR MONTH				SUBJECT TO FEDERAL REGULATIONS. A PENALTY MAY BE IMPOSED BY THE IRS FOR EARLY WITHDRAWALS. SEE YOUR IRA PLAN DOCUMENT FOR MORE INFORMATION.	ANY ACCOUNT BALANCE OVER \$25.00 WILL AUTOMATICALLY BE TRANSFERRED TO MEMBER'S SHARE SAVINGS ACCOUNT (OR ANY OTHER SHARE DESIGNATED) ON NOVEMBER 5TH OF EACH YEAR	WITHDRAWALS FROM THE ACCOUNT ARE NOT PERMITTED, SUBJECT TO FEDERAL REGULATION AND CREDIT UNION POLICIES AND BYLAWS	6 FREE WITHDRAWALS PER MONTH (INCLUDING TRANSFERS); EXCESSIVE TRANSACTION FEE APPLIES THEREAFTER	MUST USE DEBIT CARD ON AT LEAST 20 NON-ATM POINT OF SALE TRANSACTIONS PER MONTH TO EARN DIVIDENDS	MONTHLY SERVICE CHARGE CAN BE DISCOUNTED WITH CERTAIN SERVICES. <sup>1</sup>		
	THREE WITHDRAWALS ARE AVAILABLE WITH NO FEE DURING EACH MONTH. AFTER THAT, WITHDRAWAL FEE APPLIES.				BALANCE CAN BE REDUCED TO ZERO BALANCE BETWEEN NOV 5 AND DEC 31	ANY WITHDRAWALS OR TRANSFERS MADE BETWEEN JANUARY 1 AND NOVEMBER 5 WILL INCUR A \$25 PENALTY FEE & ACCOUNT WILL BE CLOSED			MUST BE 18 OR OLDER	MUST BE 18 OR OLDER	MUST BE 18 OR OLDER	FOR AGE 13 - 23
								UP TO FIVE FREE DOMESTIC WIRES PER MONTH, TWO FREE STOP PAYMENTS PER YEAR, AND TXTCU WILL WAIVE THE ANNUAL FEE ON A 3X5X22 SAFE DEPOSIT BOX AS LONG AS THE SHARE IS OPEN. BALANCE MUST BE \$5,000 OR MORE AT THE TIME OF THE TRANSACTION.	EARN ACCOUNT CREDITS WHEN YOU HAVE ACTIVE LOAN ACCOUNTS WITH US. CONTACT US FOR MORE INFORMATION		MINORS UNDER THE AGE OF 18 ARE NOT ELIGIBLE FOR MOBILE DEPOSIT	

\*This credit union is federally insured by the National Credit Union Administration

<sup>1</sup>The conditions, rate and fees contained in these Disclosure and Schedules are accurate as of January 1, 2018. For current information call the Credit Union at 972-263-5171

<sup>2</sup> The Monthly Service Charge can be reduced or eliminated each month with certain activity and status such as debit card use, bill payment, opting in to online communication and banking, direct deposit, senior citizen status (age 55 or better), public servant status, and longevity with the credit union. Members can also receive bonuses with certain loan activity, which can help to discount the Monthly Service Charge. A 6 new checking discount will be given for the first two statement cycles to provide time for setting up online communication and banking, etc. Contact us for more information.

<sup>3</sup> You must maintain the required minimum balance in your Account each day to obtain the disclosed Prospective Annual Percentage Yield and avoid the Monthly Service Charge (for Accounts in which the Account balance affects the Monthly Service Charge).

<sup>4</sup> The entire balance of the Account will earn the dividend rate corresponding to the highest Account balance attained during dividend period.

<sup>5</sup> Must use debit card on at least 20 non-ATM point of sale transactions per month to earn dividends.



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**Rate Information**

The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of dividends paid on an account, based on the dividend rate and the frequency of compounding for a 365-day period. The Dividend Rate & the Annual Percentage Yield may change on a monthly basis, as determined by the Credit Union Board of Directors. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and APY are prospective rates and yields the Credit Union anticipates paying for the dividend period. The dividend rate and APY disclosed on the reverse reflect the dividend rate and APY as of the last dividend declarations date.

**Compounding and Crediting**

Dividends are compounded monthly and are credited monthly. Dividends are calculated on the full amount in the account each day, subject to minimum balance requirements. The dividend period is monthly, for example, the beginning date for the first dividend period of the calendar year is January 1<sup>st</sup>, and the ending of such dividend period is January 31<sup>st</sup>. The dividend declaration date follows the ending date of a dividend period and for this example is February 1. If you close your Account before dividends are credited, you will not receive dividends accrued through the date of withdrawal.

**Minimum Balance Requirements**

Minimum balance requirements on Credit Union Accounts are disclosed on the reverse side. You must maintain the par value of one share in your primary Share Account in order to maintain other Accounts at the Credit Union. The par value of one share in this Credit Union is \$5. The par value of one share for members who are 12 years of age or younger is \$5. You must maintain the disclosed minimum daily balance in your account to earn the Annual Percentage Yield.

**Balance Computation Method**

Dividends are calculated by the Daily Balance Method which applies a daily periodic rate to the balance in the account for each day of the dividend period. The minimum balance must be in the account to earn a dividend for that day. Dividends will begin to accrue on the business day you deposit cash or non-cash items (such as checks) to your Account.

**Transaction Limitations for All Share (Savings) Accounts-** Pursuant to federal regulations (Federal Reserve Board Regulation D), during any

monthly statement cycle, you are permitted or authorized to make no more than six withdrawals and/or transfers from your Savings Account(s) to another internal or external account by means of a preauthorized transfer (other than for the purpose of making a loan payment), check, draft, debit card, or other order made by the depositor and payable to third parties. If you have automatic overdraft protection from your Savings Account, Voice Information Phone System (VIPS), or Online Banking services with us, transfers from your Savings Account using these services count toward this limitation. Transfers and withdrawals performed in person or at an ATM are not included in this transfer limitation. If you exceed this transfer limitation, your Account may be subject to closure. (There are limits on the amount you may withdraw during a business day from an ATM). For all savings deposits as well as share draft accounts, the Credit Union reserves the right to require at least seven (7) days and up to sixty (60) days notice prior to withdrawal or transfer of funds.

**Loan Related Shares.** These Accounts are available only upon approval/processing of your applicable loan by the Credit Union. Withdrawals from the Account are prohibited, pursuant to regulations and Credit Union policies/bylaws.

**Checking Accounts-** No limitations on activity except for Money Market account. See Rate Schedule for more information. Overdraft Protection from your Share (Savings) to your Checking Accounts is limited. There are limits on the amount you may withdraw during a business day from an ATM and from Point-of-Sale transaction. Checks are not returned with your monthly statement.

**Debit Mastercard and Daily Transfer Limitations-** There is a limit of \$1,750 per day for signature authorization withdrawals and a limit of \$1,000 for PIN authorization withdrawals to pay for goods and services at merchants through point-of-sale transactions. There is an aggregate limit of \$400 per day for cash advances obtained at merchants or financial institutions or for ATM withdrawals.

**International Membership**

Accounts opened for persons without a Government Issued Tax Identification Number (Social Security Number) will not be paid dividends, including any type of referral or promotional income for opening new accounts. In addition, this membership type will not be eligible for Loans, Remote/Mobile Deposit Capture or Overdraft Privilege.

**FEE SCHEDULE**

**Share (Savings) Accounts**

Withdrawal Fee \$1.00  
*After 3 free per mo.-includes withdrawal checks and cash withdrawals*

Early Closure Fee \$10.00

**Checking Accounts**

Monthly Service Charge See Fee Schedule

Early Closure Fee \$25.00  
*(closing the account within the first 12 months)*

Paper Statement Fee \$3.00  
*Only if requesting Online Communication and Banking (Electronic Statements) and an additional paper statement. Paper statements are free if not opted in to Online Communication and Banking.*

**Money Market Accounts**

Monthly Service Fee  
*Daily Balance falls below \$2,500* \$10.00

Excessive Transaction Fee \$5.00  
Per item

**Texas Trust Credit Union  
Post Office Box 2260 | Mansfield TX 76063-2260  
(972) 263-5171 | (800) 527-3600**

These Truth-in-Savings Disclosures are incorporated into and made a part of the Credit Union's Membership and Account Agreement, which sets forth the terms and conditions of Accounts at the Credit Union. Accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

The Credit Union offers a full array of Financial Services. For more information regarding other Products or Services, contact the Credit Union. A nominal fee may apply to some products or features.

## Fee Schedule

Description	Service Fee
Account Audits (If not TXTCU error)	\$20.00
Account Research	\$20 per hour
Bad Address	\$5.00
Bill Pay Fee – Charitable Donation	\$1.99
Bill Pay Fee – Gift Check	\$2.99
Bill Pay Fee – Rush 2 <sup>nd</sup> Day Delivery	\$9.95
Bill Pay Fee – Rush Electronic	\$4.95
Bill Pay Fee – Rush- Overnight Delivery	\$14.95
Cashier's Check Photocopy	\$2.00
Cashier's Checks	\$3.00
Check by Phone	\$10.00
Check Photocopy	\$3.00
Debit Card Replacement	\$5.00
Domestic Wire Transfer (2:00 pm cutoff daily)	\$15.00
Foreign ATM Usage	\$2.00
Incoming Collection Item	\$5.00
International Wire Transfer – Sent in Foreign Funds	\$25.00
International Wire Transfer – Sent in US Funds	\$35.00
Money Orders	\$1.00
Mortgage Fax Fee	\$10.00
Mortgage Pay-off Request Fee	\$50.00
Mortgage Payment Schedule Change	\$150.00
Mortgage Photocopy of Disbursement Check	\$2.00
Mortgage Subordinate Agreement	\$150.00
Notary Service	FREE
NSF Deposit – 1 Party	\$30.00
NSF Deposit – 2 Party	\$10.00
NSF or Returned Item Fee	\$30.00
One Signature Check – Am Exp/Travelers Checks	\$1 per \$100
Outgoing Collection Item-Foreign	Actual Cost
Overdraft Privilege Fee	\$30.00
Overdraft Privilege Fee – Young Adult (18-23)	\$10 <= \$10 trans; \$20 > \$10
Overdraft Transfer (From line of credit)	\$7.00
Overdraft Transfer (From Credit Card)	\$5.00
Overdraft Transfer (Share-to-share)	\$5.00
Paper Statement Fee	\$3.00
Safe Deposit Box Annual Fee – 3x5x22	\$25.00
Safe Deposit Box Annual Fee – 5x5x22	\$30.00
Safe Deposit Box Annual Fee – 3x10x22	\$35.00
Safe Deposit Box Annual Fee – 5x10x22	\$55.00
Safe Deposit Box Annual Fee – 7x10x22	\$75.00
Safe Deposit Box Annual Fee – 10x10x22	\$95.00
Safe Deposit Box Drilling Fee	\$350.00
Skip-A-Payment/Extension	\$25.00
Statement Photocopy	\$3.00
Stop Payment	\$25.00
Two Signature Checks- Am Exp/Travelers Checks	\$2 per \$100
Wire Research Fee	\$25.00