## TXCUC Truth in Savings Disclosures & Rate Schedule

### Account Type

<table>
<thead>
<tr>
<th>Account Type</th>
<th>TERM SHARE CERTIFICATE</th>
<th>TERM SHARE TRUE BLUE SPECIAL CERTIFICATE</th>
<th>SMART START YOUTH CERTIFICATE</th>
<th>TERM SHARE 55 &amp; BETTER CERTIFICATE</th>
<th>TERM SHARE FLEX CERTIFICATE</th>
<th>MEGA FLEX CERTIFICATE</th>
<th>TERM SHARE IRA CERTIFICATE</th>
<th>TERM SHARE JUMBO CERTIFICATE</th>
<th>TERM SHARE MINI JUMBO CERTIFICATE</th>
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<tbody>
<tr>
<td>CU Membership Eligibility Required</td>
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<td>Account Description</td>
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<tr>
<td>You Must Maintain a Primary Share Account with a $5 Balance</td>
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### Balance Requirements

**To Open Account, Maintain and Earn Stated Yield**
- 3 month - 5yr: $500
- $500 min/$1 Million max
- $100
- $10,000
- $5,000
- $500
- $98,000
- $50,000

### Dividend Information

- **13 month True Blue Special**
  - 1 year: 0.60
  - 1 year: 0.95
  - 1 year: 1.00

- **3 month Term**
  - 3 month: 0.25
  - 3 month: 0.25

- **9 month Term**
  - 9 month: 0.45
  - 9 month: 0.45
  - 9 month: 0.65

- **1 year Term**
  - 1 year: 0.55
  - 1 year: 0.55
  - 1 year: 0.65

- **15 month Term**
  - 15 month: 0.65

- **2 year Term**
  - 2 year: 0.80

- **3 year Term**
  - 3 year: 0.95

- **4 year Term**
  - 4 year: 1.00

- **5 year Term**
  - 5 year: 1.00

### Transaction Limitations

- Deposits are not permitted during term of certificate.
- Withdrawals are permitted; however, must meet minimum requirements.
- Interest is earned at the rate in effect at the time of transaction.
- Interest is earned only on the portion of the balance that has been paid without penalty.

### Compounding and Crediting Frequency

- Monthly

### Early Withdrawal Penalty

- **Depends on term of certificate**
  - 3 mos or less: 45 days' dividend
  - 6 mos to 9 mos: 90 days' dividend
  - 1 yr or more: 180 days' dividend

### Renewal/Grace Period

- **Automatic to 10 year**

*The rate and penalties contained in these Disclosures and Schedules are accurate as of September 1, 2020. For current information call the Credit Union at (972) 263-5171.

**The stated Annual Percentage Yield includes dividends that remain in the account until maturity. A withdrawal will reduce earnings.

***Must meet qualifications for Public Servant/Workplace Partner Mega Flex Certificate. Must be full time employee of any ISD School District, Private or Charter School, University, City, State, County, or Federal Municipality or be a Workplace Promotion Certificate. May vary.

****Funds deposited to a Texas Trust Credit Union account within the last 30 days.

*****13 Month True Blue Special maximum is $1M per member. Must be a True Blue Member. CD renews at 1 Year Term and Rate. These Disclosures and Schedules set forth certain conditions and penalties applicable to your Accounts at Texas Trust Credit Union.
GENERAL PROVISIONS
The Certificate may be redeemed on the maturity date at the Credit Union and the Certificate may not be pledged, transferred, or assigned to any party (NONTRANSFERABLE, AS DEFINED IN 12 CFR, PART 204) other than the Credit Union. 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. A Joint Owner of a Certificate has full right of survivorship, however, a Joint Owner may be removed at the request of the primary member, in writing, without notice to the Joint Owner. Joint Owners are not permitted on IRA Certificates.

RATE INFORMATION
The Annual Percentage Yield (APY) is percentage rate reflecting the total amount of dividends paid on an Account, based on the dividend rate and frequency of compounding for a 365 day period. The Dividend Rate & the Annual Percentage Yield may change on a weekly basis by determination of 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 disclosed on the reverse reflect the dividend rate and APY as of the last dividend declaration date. Dividends will accrue at the stated Annual Percentage Yield from the issue date of the certificate until the maturity of the certificate. The state APY assumes dividends remain in the Account until maturity. A withdrawal will reduce earnings.

COMPOUNDING AND CREDITING
Dividends are compounded monthly & 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 of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. In this example, the dividend distribution date of the dividends earned would be February 1st.

MINIMUM BALANCE REQUIREMENTS
Minimum balance requirements on Credit Union Certificates 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 and/or Certificates at the Credit Union. The par value of one share in this Credit Union is $5.00. The par value of one share for members who are 12 years of age or younger is $5.00. The disclosed minimum balance must be kept. Withdrawal will be available the day after request.

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.

TERM AVAILABILITY
The terms available for the individual types of Certificates are listed in the Rate Schedule (on reverse). The maturity date of Certificates cannot be changed.

RENEWAL INFORMATION
AUTOMATIC RENEWAL: Your Share Certificate will automatically renew at maturity.
NOTIFICATION: The Credit Union will send notification at least ten (10) days prior to maturity.
GRACE PERIOD: You will have a grace period of ten (10) calendar days after the maturity date to withdraw funds without being charged an early withdrawal penalty.
RENEWAL TERMS: The term will be the same as the **original term, beginning on the maturity date.
**Promotional Certificates may vary.

TRANSACTION LIMITATIONS
Additional funds may not be added during the term of the Certificate (except Smart Start Youth, Mega Flex and Flex Certificates). Withdrawals are permitted, however, the defined Early Withdrawal Penalty will apply (except IRA Certificates).

SMART START YOUTH CERTIFICATE
- Additional Deposits are permitted, however, deposits must be at least a minimum of $25. Deposits can be made by cash, check or transfer.
- Once youth member reaches age 18 and the Certificate matures, the Certificate will automatically rollover into a 1 year Term Share Certificate, balance must meet requirements. If balance does not meet requirements, funds will be transferred to regular share account.
- Withdrawals will be permitted, however, penalties will apply. Joint owner over age 18 required. (Minor must be primary owner of account.)
- At age 16 minor may withdraw, with state issued picture identification, without "joints" consent, however, penalties will apply.

FLEX TERM SHARE CERTIFICATE
- One of the following options may be used one time during the term of the flex certificate:
  - Bump up the CD rate to the new rate posted for the Flex CD, when rates have increased. Requires adding a minimum 10% of original CD balance at the time of the rate-bump.
  - Add money to existing CD, minimum of $500.00.
  - Withdrawal up to 25% of the balance without penalty, however, minimum balance must be kept.
- Additional withdrawals are permitted, however, penalties will apply.

PUBLIC SERVANT MEGA FLEX CERTIFICATE
- Must be a full time employee of any ISD School District, Private or Charter School, University, City, State, County, or Federal Municipality.
- One of the following options may be used one time during the term of the flex certificate:
  - Six deposits during the term or;
  - One withdrawal up to 25% of the balance without penalty, however, minimum balance must be kept. Withdrawal will be available the day after request.
- Additional withdrawals are permitted, however, penalties will apply.

IRA TERM SHARE CERTIFICATE
- Available for Traditional IRA's, Roth IRA's and Coverdell ESA's.
- Dividends are paid to the principal.
- The minimum withdrawal from an IRA Certificate is $500.00.

EARLY WITHDRAWAL PENALTY
TERM OF ONE YEAR OR MORE: 180 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
TERM OF NINE MONTHS: 135 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
TERM OF SIX MONTHS: 90 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
TERM OF THREE MONTHS OR LESS: 45 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.

These Truth-In-Savings Disclosures are incorporated into and made a part of the Credit Union's 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.

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