

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

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 1st, and the ending of such dividend period is January 31st. 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

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

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

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 \$10.00
Daily Balance falls below \$2,500

**Texas Trust Credit Union
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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.