

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

ACCOUNT TYPE	PRIMARY/ SECONDARY	INTERNATIONAL ACCOUNT	CASH'S CLUB*	IRA SHARE*	HOLIDAY SAVINGS ACCOUNT	LOAN RELATED ACCOUNTS	CONSUMER MONEY MARKET	POWER CHECKING	BONUS CHECKING	EASY CHECKING	STUDENT CHECKING
CU MEMBERSHIP ELIGIBILITY*	SHARE ACCOUNTS*	PRIMARY SHARE*	(SAVINGS)	(SAVINGS)	(SAVINGS)*	SHARES					
ACCOUNT DESCRIPTION	PRIMARY ACCOUNT - YOU MUST HAVE THIS ACCOUNT TO BE ELIGIBLE FOR OTHER SERVICES/ACCOUNTS										
Monthly Service Charge	\$0	\$0	\$0	\$0	\$0	\$0	\$10	\$0	\$6	\$0	\$0
MINIMUM BALANCE REQUIREMENTS	TO OPEN ACCOUNT	\$5	\$5	\$5	\$5	\$5	\$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	\$5	\$0	\$0	\$0	\$0	\$0
	TO AVOID MONTHLY SERVICE CHARGE ²	\$5	\$5	\$0	\$0	\$0	\$2,500	\$0	THE ACCOUNT BALANCE DOES NOT AFFECT THE MONTHLY SERVICE CHARGE. ¹	\$0	\$0
	TO EARN THE ANNUAL PERCENTAGE YIELD ³	\$100	N/A	\$5	\$5	\$25	\$100	\$2,500	\$5,000 ⁴	\$25,000	\$1,000
DIVIDEND INFORMATION*	RATE	RATE	RATE	RATE	RATE	RATE	RATE ³	RATE	RATE	RATE	RATE ³
	DIVIDEND RATE	0.10%	N/A	0.10%	0.20%	0.25%	0.10%	.16% if bal \$2,500 to \$9,999 .16% if bal \$10,000 to \$49,999 0% >\$250,000 .16% if bal \$50,000 to \$249,999 25% if bal \$250,000 to \$1,000,000 .10% if bal >\$1,000,000	3.50% if bal \$5,000 to \$24,999 3.50% if bal \$25,000 to \$250,000 0% >\$250,000	0.15%	0.05%
ANNUAL PERCENTAGE YIELD (APY)	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY
	ANNUAL PERCENTAGE YIELD (APY)	0.10%	N/A	0.10%	0.20%	0.25%	0.10%	.16% if bal \$2,500 to \$9,999 .16% if bal \$10,000 to \$49,999 0% >\$250,000 .16% if bal \$50,000 to \$249,999 25% if bal \$250,000 to \$1,000,000 .10% if bal >\$1,000,000	3.56% if bal \$5,000 to \$24,999 3.56% if bal \$25,000 to \$250,000 0% >\$250,000	0.15%	0.05%
TRANSACTION LIMITATIONS / SPECIAL TERMS	WITHDRAWALS MAY OCCUR PENALTY FREE BETWEEN NOVEMBER 5 AND DECEMBER 31										
	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										
	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										
	SUBJECT TO FEDERAL REGULATIONS, A PENALTY MAY BE IMPOSED BY THE IRS FOR EARLY WITHDRAWALS. SEE YOUR IRA PLAN DOCUMENT FOR MORE INFORMATION.										
WITHDRAWALS FROM THE ACCOUNT ARE NOT PERMITTED, SUBJECT TO FEDERAL REGULATION AND CREDIT UNION POLICIES AND BYLAWS											
UNLIMITED CHECK WRITING PRIVILEGES											
MUST USE DEBIT AND/OR CREDIT CARD ON AT LEAST 20 NON-ATM POINT OF SALE TRANSACTIONS PER MONTH TO EARN DIVIDENDS											
ONLY ONE POWER CHECKING ACCOUNT PER SOCIAL SECURITY NUMBER											
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.											

This credit union is federally insured by the National Credit Union Administration. The conditions, rate and fees contained in these Disclosures and Schedules are accurate as of November 01, 2022. For current information call the Credit Union at 972-263-5171. 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. *Share needs Credit Union Membership Eligibility requirement. 1. A \$5 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. 2. 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). 3. The entire balance of the Account will earn the dividend rate corresponding to the highest Account balance attained during dividend period. 4. Must use debit card or credit 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 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 per day limit of \$2,500 for signature authorization withdrawals, a limit of \$2,500 for PIN authorization withdrawals to pay for goods and services at merchants through point-of-sale transactions. There is an aggregate limit of \$1,000 per day for cash advances obtained at 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

Money Market Accounts

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

\$10.00

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.*

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.

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