Dividend Rate $\%$ \& Amual Percentage Yiedd (APY) $\%$ by Balanee Tiers

|  | Account Balame |  |  |  | Fivedor Varainile Rate | Minimum Opening Deposit |  |  |  |  | Mrimum Balance |  | $\begin{gathered} \hline \text { Fees } \\ \text { Serine fees } \end{gathered}$ | $\begin{gathered} \text { Account } \\ \text { Limitations } \end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | sto.0.s.1.00.0.00 |  | St,000.0. © Orer |  |  |  | Inerest \& Dividents |  |  |  |  |  | ${ }_{\text {Boms }}$ |  |
|  |  | APY \% | Dividead Rate \%\% | ${ }_{\text {APY }}$ |  |  | ${ }_{\substack{\text { compoumin } \\ \text { g }}}^{\text {com }}$ | $\begin{gathered} \text { Interest/ } \\ \text { Dividends } \\ \text { Accretion } \end{gathered}$ |  | Balance Method to Calculate Interest/ Dividends | Minimum Average Daily Dividends | Minimum paik Baline to |  |  |
| Regalar share | $0.10 \%$ | $0.0 \%$ | $0.0 \% \%$ | $0.0 \%$ | Varialle | ${ }^{5}$ | Montly | Morthy | Morthy | Average DailyBalance | s100 | ${ }_{50}$ | s- Mombly | $\underbrace{}_{\substack{\text { Tranter anad } \\ \text { Windranal }}}$ | Nome |
| Holiday Sarins | $0.10 \%$ | $0.10 \%$ | $0.10 \%$ | $0.10 \%$ |  | ${ }_{25}$ |  |  |  |  |  | NA | None |  |  |
| Member Choice Savings | ${ }^{0.10 \%}$ | $0.00 \%$ | ${ }^{0.10 \% \%}$ | $0.10 \%$ |  |  |  |  |  |  |  | NA |  |  |  |
| Save the Change | $0.50 \%$ | $0.50 \%$ | $0.00 \%$ | $0.50 \%$ |  | so |  |  |  |  | NA | NA |  | $\begin{array}{\|c} \hline \text { Debit Card } \\ \text { Round Up } \\ \text { Deposit Only } \end{array}$ | Limitaiosa Apply |
|  | $0.00 \%$ | $0.00 \%$ | $0.00 \%$ | $0.00 \%$ |  | so |  |  |  |  | NA | NA |  | $\begin{gathered} \text { Debit Card } \\ \text { Round Up } \\ \text { Deposit Only } \end{gathered}$ | Limitaios Apply |
| Kibs scount | $0.10 \%$ | $0.10 \%$ | $0.10 \%$ | $0.10 \%$ |  | 45 |  |  |  |  | va | va |  |  | None |
| Seure Checting | 0.0\%\% | 0.008 | $0.00 \%$ | $0.00 \%$ |  |  |  |  |  |  | NA | Na | \$6-Monthly (Students waived) |  |  |
|  | 0.0\%\% | $0.00 \%$ | $0.00 \%$ | $0.00 \%$ |  | ${ }^{25}$ |  |  |  |  | Na | va | $\begin{array}{\|c} \hline \$ 10-\text { Monthly } \\ \begin{array}{c} \text { (Veterans waived with proof } \\ \text { of veteran status) } \end{array} \\ \hline \end{array}$ | Nome | ${ }^{\text {Limitataoss Aply }}$ |
| Simple checesing | NA | Na | va | NA | N/ | NA | va | NA | va | NA | Na | va | None | Check witins | Nome |
| IRA Accumataor | $0.15 \%$ | $0.15 \%$ | $0.15 \%$ | $0.15 \%$ | Varialle | \$50 |  | Moontly |  |  | No |  |  |  | Nome |

Dividend Rate \% \& Anmal Perectage Yiedd (APY) \% by Balance Tier

| Nomes Marke | Accoult Balare |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | sc. stagese |  |  |  | S 10,00001 - saomomou |  | S20,00001 - sanamou0 |  | Smumonot \& ovir |  | Upotasames |  | S5:00000 \& Ovir |  |  |  |  |  | S 70.000018 ovzr |  | Ineest 8 Dividents |  |  |  |  |  | num |  |  | Fes |  |  |
|  |  | APY \% |  | APY \% |  | Apy \% |  | APY \% |  | APY \% |  | ${ }^{\text {APY \% }}$ | $\underbrace{}_{\substack{\text { Dispend } \\ \text { Rates }}}$ | ${ }^{\text {ApY }}$ ¢ |  | APY $0^{8}$ |  | APY \% |  | ApY \% |  |  | Compomalies |  | $\begin{aligned} & \text { Frequency to } \\ & \text { Credit Interest/ } \\ & \text { Dividends } \end{aligned}$ | $\begin{gathered} \text { Balance } \\ \text { Method to } \\ \text { Calculate } \\ \text { Interest/ } \\ \text { Dividends } \end{gathered}$ |  |  |  | Senice Fres |  | Soms |
| Mone Market | 1.00\% | 1.00\% | 1.00\% | 1.00\% | 1.00\% | 1.00\% | 1.24\% | 1.25\% | 1.99\% | $1.50 \%$ | NA | NA | Na | va | NA | Na | NA | va | va | NA |  | s.2,00 |  |  |  |  | VA | va | s.2,00 | sto-Momhy |  |  |
|  | va | va | NA | va | va | NA | Na | va | NA | NA | $1.24 \%$ | ${ }^{1.25 \%}$ | $1.34 \%$ | ${ }^{1.35 \%}$ | va | Na | va | va | va | Na | Varaile | 825,00 |  | Mon |  |  | va | 85,000 | NA | 20.Monthy |  | None |
| Meg Momey | va | N/ | va | va | va | va | va | va | NA | NA | NA | NA | NA | NA | $1.00 \%$ | ${ }^{1.00 \%}$ | S8\% | $2.00 \%$ | $4.17 \%$ | 4.25\% |  | Sts,000 |  |  |  |  | sts,000 | sts,0,00 | NA | S20-Mombly |  |  |



## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE - SHARE, SAVINGS, AND CHECKING ACCOUNTS


2. Nature of Dividends: Dividends are padid from current income and avialble earings, ater required transers to resereses at he end of d dividend period.





8. Transacion Limitations:

(b) For your Save the Change Account and the CUTX Charitale Foundation Save The Change Roundup Donation you will not be e eigible for overtaft protection or privileg pay





(h) For your Prenium Money Market Account. you will be charged aseriie fee of 51.000 for each wihtdawal in exeess of six (6) per monht








.


## CERTIFICATE OF DEPOSIT- RATE SCHEDULE



| Certificate of Deposit |  | Account Terms |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Fixed or Variable | $\begin{gathered} \text { Interest } \\ \text { Compounded } \end{gathered}$ | InterestCredited | AdditionalDeposits | Withdrawals | Renewals |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 6 Months |  | 12 Months |  | 12 Months No Penalty |  | 18 Months |  | 24 Months |  | 36 Months |  | 48 Months |  | 60 Months |  |  |  |  |  |  |  |
|  | Minimum Opening Deposit | Interest Rate \% | APY* $^{*}$ | Interest Rate \% | APY* | Interest Rate \% | APY* | Interest Rate \% | APY* | Interest Rate \% | $\mathrm{APY}^{*}$ | Interest Rate \% | ${ }_{\text {APY* }}{ }^{\text {* }}$ | Interest Rate $\%$ <br> Rate \% | APY* | Interest Rate \% | APY* |  |  |  |  |  |  |
| No Penalty Certificate of Deposit* | \$25,000.00 | N/A | N/A | N/A | N/A | 4.46\% | 4.55\% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Fixed | Monthly | Monthly | Not Allowed | Only | Automatic |
| Fast Forward Certificate of Deposit | \$1,000.00 | N/A | N/A | 4.55\% | 4.65\% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |  |  | Upfront |  | Allowed- Principal Only |  |

* For new money only. New money is defined as money not currently on deposit with Credit Union of Texas.

| IRA Certificate of Deposits |  | Account Terms |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 6 Months |  | 12 Months |  | 18 Months |  | 24 Months |  | 36 Months |  | 48 Months |  | 60 Months |  | Fixed or Variable | Interest Compounded | Interest Credited | Additional Deposits | Withdrawals | Renewals |
| We offer the following IRA's |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Fixed | Monthly |  |  |  |  |
| Educational IRA, Roth/ Traditional IRA and IRA Certificate of Deposit |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Monthly |  | Not Allowed | Only | Automatic |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

[^0]Federally Insured by NCUA

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE - CERTIFICATES OF DEPOSIT

## Certificates of Deposit - Unless otherwise indicated, the term "Certificate of Deposit" also refers to your Individual Retirement Account (IRA) Certificate of Deposit.

 dividend / interest period begins on the first calendar day of the period and ends on the last calendar day of the period.
(a) For Fixed Certificates of Deposit, the interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account.
 account (checking/savings)
 Certificate of Deposit.
 maturity date.
4. Balance Computation Method: For Certificates of Deposit, interest is calculated by the daily balance method which applies a daily periodic rate to the principle in the account each day
5. Accrual of Interest: For Certificates of Deposit, interest will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your account.
 transferable and non-negotiable except for use as collateral on a loan which you obtain from us. IRA Certificate of Deposit may not be pledged as collateral.
 automatic renewal, interest paid in the previous term becomes principal and is subject to early withdrawal penalties.)
8. Penalties for Early Withdrawal of Principal: We may impose a penalty if you withdraw any of the principal in your Certificate of Deposit before the maturity date


 Certificate of Deposit will be closed. Upon automatic renewal, interest paid in the previous term and not withdrawn becomes principal and is subject to early withdrawal penalties.
 in section (a) above.
c) Fast Forward CD: The penalty will apply as set forth above in section (a), plus the prorated refund to the Credit Union of the upfront amount of interest paid.
9. Exceptions to Early Withdrawal Penalties: At our option, we may pay the Certificate of Deposit before maturity without imposing an early withdrawal penalty under the following circumstances:
(a) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
(b) Where the Certificate of Deposit is an Individual Retirement Account, and any portion is paid within seven (7) days after the establishment of the plan or the owner attains age $591 / 2$ or becomes disabled.
10. Maturity: Your Certificate of Deposit will mature as indicated on this Truth-In-Savings Disclosure, or on your transaction receipt, account summary, or statement.


 Regular Share Account and will earn dividends at the rate and APY paid on those Accounts.
12. Membership: As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below

Par Value of One Share: \$5.00; Number of Shares Required: 1; Membership Fee: \$20.00


The rates and fees appearing in the Scle

## MEMBERSHIP FEE

personalized checks
TEMPORARY CHECKS
First set of temporary checks when account opened
$\$ 20.00$
iirs set of temporary checks when account opened Up to 8 checks $\$ 5.00$
TOP PAYMENT ORDER
equest placed with CUTX employee
BILL PAY FEES
BILL PAY MONTHLY FEE
For Simple Checking Accounts, No Checking Account路

Mature Options \& Premier Checking
RUSH FEE FOR CHECK PAYMENT
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)
Refundable)

| RUSH FEE FOR ELECTRONIC PAYMENT (Non-Refundable) |
| :--- |
| DEBIT CARD FEE |
| CUTX |

$\qquad$

| CUTX- OWNED OR NETWORK ATM TRANSACTION FEE | No Charg |
| :--- | ---: |
| NON-NETWORK ATM TRANSACTION FEE | $\$ 3.0$ |


| NON-NETWORK ATM TRANSACTION FEE | $\$ 3.00$ |
| :--- | ---: |
| INSTANT ISSUE DEBIT CARD | $\$ 7.00$ |


| INSTANT ISSUE DEBIT CARD | $\$ 7.00$ |
| :--- | ---: |
| DEBIT CARD REPLACEMENT FEE | $\$ 7.00$ |


| DEBIT CARD REPLACEMENT FEE |  | $\$ 7.00$ |
| :--- | ---: | ---: |
| NON-SUFFICIENT FUNDS FEE (NSF) | RETURN FDES | $\$ 35.00$ |


| PAID NON-SUFFICIENT FUNDS FEE (NSF) | $\$ 35.00$ |
| :--- | :--- |
| CCHATM NONS |  |

ACH/ATM NON-SUFFICIENT FUNDS FEE (NSF)
aCH REJECT FEE
RETURNED CHECK DEPOSITED ITEMS FEE

| For item submitted twice for payment | up to $\$ 2.050$ |
| :--- | ---: |
| RETURNED CHECK FOR LOAN PAYMENT FEE | $\$ 25.00$ |

OVERDRAFT TO SHARES, DEPOSITS OR LINE OF CREDIT

For Secure PLUS, Premier, and Mature Options Checking Accounts Per Transfer \$1.00
Checking Accouns
Per Transfer $\$ 5.00$
PRIVILEGE PAY OVERDRAFTING FEE

| LOAN FEES | $\$ 15.00$ |
| :--- | :--- |
| LOAN PAYOFF REQUEST (REAL ESTATE LOANS) |  |

LOAN/LEASE/CREDIT CARD PAYMENT BY PHONE USING DEBIT/ACH
$\$ 15.00$

LOANLLEASE/CREDIT CARD PAYMENT BY ONLINE/MOBLLE USING
DEBIT/ACH/PAYPAL/VENMO/CASHAPP/GOOGLE PAY/APPLE PAY/CASH AT BRANCHES
No Charge

TH-IN-SAVINGS FEE SCHEDULE

closure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at (972)-263-9497. Federally insured by NCU | ACCOUNT RECONCILIATION FEE |
| :--- |
| ACCOUNT HISTORY FEE | OTHER FEES

ACCOUNT HISTORY

 \begin{tabular}{l}
ADMINISTRATIVE LEGAL PROCESSING FEE <br>
\hline NOTARY FEE

 

\hline 100.00 <br>
\hline
\end{tabular}



 CHERIFICATION OF DEPOSIT CASHIER'S CHECK (ANY AMOUNT)

Simple Checking, Secure Checking, No Checking Account
Replacement fee for a previously issued cashier's check $\$ 30.00$
For Secure PLus, Premier, and Mature Options Checking Accounts $\$ 5.00$
COIN MACHINE PROCESSING FEE (Non-Members)
$5 \%$ of Coin Amount

## Check cashing

| Member with Checking Account or Loan | No Charge |
| :--- | :--- |
| Member with Deposits equal to Check | No Charge |

Member with Deposits equal to Check No Charge

All other Qualifying

|  | COLLECTION ITEMS | $\$ 40.00$ |
| :--- | :---: | :---: |
| COLLECTION ITEM | WIRE TRANSFERS | $\$ 15.00$ |
| WIRE TRANSFER INCOMING |  | $\$ 5.0$ |

Wire Transfer Incoming for Secure PLUS, Premier, and Mature Checking Accounts $\$ 15.00$
WIRE TRANSFER OUTGOING (Domestic) - $\quad \$ 25.00$
Wire Transfer Outgoing for Secure PLUS, Premier, and Mature Checking Accounts $\$ 10.00$

| E DEPOSIT |  |
| :---: | :---: |
| SAFE DEPOSIT BOX FEE |  |
| $3 \times 5$ Box | \$30.00/year |
| $3 \times 10$ Box | \$50.00/year |
| $5 \times 5$ Box | \$70.00/year |
| 10x10 Box | \$120.00/year |
| SAFE deposit box delinquent fee | \$15.00 |
| SAFE deposit box drilling fee | \$100.00 |
| SAFE DEPOSIT BOX KEY DEPOSIT | \$15.00 |




[^0]:    * A $\$ \mathbf{5 0 0 . 0 0}$ minimum deposit to open is only available with the Educational IRA's.

