

## 6.00 TRUTH IN SAVINGS DISCLOSURE

### COMMON FEATURES:

- 1) **BYLAW REQUIREMENTS** – You must complete payment of, and maintain, one share in each of your Regular Share Savings accounts as a condition of admission to membership. You authorize us to transfer funds, or add to any loan, sufficient money to complete one share deposit.
- 2) **PAYABLE ON DEATH** – If the owner makes no designation on the account agreement card, the account will be held in a Right of Survivorship and Payable on Death relationship. As such, at the time of death of any member or joint owner(s), any surviving owner (either member or joint owner(s)) has full and total access to the deposits remaining, without consideration of a Will, or any other documents, except evidence of death of the owner.
- 3) **TRANSACTION LIMITATION** – We reserve the right to require at any time not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.
- 4) **NATURE OF DIVIDENDS** – Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This disclosure further explains the dividend feature of your non-term share account(s). We may not pay dividends for an item deposited and subsequently returned unpaid (i.e. NSF).
- 5) **CLOSING YOUR ACCOUNT AND DIVIDENDS** – If you close your account before dividends are paid, you will not receive the accrued dividends.
- 6) **NATIONAL CREDIT UNION SHARE INSURANCE FUND** – Member accounts in this credit union are federally insured by the National Credit Union (NCUA) Share Insurance Fund. Refer to “Your Insured Funds” brochure to learn how to structure deposits to obtain maximum deposit insurance. A family of two may be insured for deposits over \$250,000.00 if the accounts are properly structured. You may also refer to [www.NCUA.gov](http://www.NCUA.gov) for help on structuring accounts.
- 7) **FEE SCHEDULE** – Refer to the Fee Schedule for additional information about charges for various accounts.
- 8) **NEGATIVE BALANCE OR DORMANT ACCOUNT** – Your account may be closed and your membership terminated if your account remains negative for more than 60 days. If your account is dormant for more than 36 months your account may be closed.

### 6.05 DORMANT ACCOUNT –

We comply with Texas state law regarding the handling of dormant accounts, called the Texas Unclaimed Property Statutes, also referred to as Escheat Law. TCCU defines an account as dormant (inactive) if no deposits, withdrawals or other activity has occurred on the account in the prior 36 24 months. When an account is dormant, we will make attempts to contact you. ~~If you do not respond to correspondence, you authorize us to collect a fee for the expense of correspondence.~~ If your account is not maintained with a deposit balance, you authorize us to close that account. If the account is dormant as defined in the Texas Unclaimed Property Statutes Chapters 72 through 75 of the Texas Property Code governed by the State of Texas Unclaimed Property Program, your dormant money will be transferred to the State of Texas in compliance with these laws after about 36 months of inactivity. To reclaim dormant account funds, call the Texas Comptroller of Public Accounts toll free at (800) 654-3463.

### REGULAR SAVINGS

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** – Dividends will be compounded and credited quarterly.
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of that dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is March 31.
- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance required to open this account is \$25.00. You must maintain a minimum average daily balance of \$100.00 in your account to obtain dividend at the disclosed annual percentage yield (APY).
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar quarter.
- 6) **ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account. We may not pay dividends for an item deposited and subsequently returned unpaid (NSF, stop payment, uncollected funds, forgeries, missing endorsement, etc. [hereafter referred to as Return Item or NSF, etc.]).
- 7) **TRANSACTION LIMITATIONS** – During any calendar month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.
- 8) **PAR VALUE OF A SHARE** – the par value of a share in this account is \$25.00.

### 6.17 Real Cash Back Checking

Real Cash Back Checking is a free checking account that earns 2%\*Cash Back on all qualifying purchases. Qualifying accounts\* also receive ATM fee reimbursements up to \$10/month. There are no minimum balance requirements. A \$100 deposit is needed to open the account. Limit one account per social security number. This account earns no interest. \*To earn your rewards the following must occur each monthly qualification cycle: have at least 10 signature based debit card purchases over \$10 post and

settle; have a bill pay transaction or direct deposit; and, receive e-statements. 2% Cash back applies to credit-based purchases up to \$1,000. Maximum cash back per qualification cycle is \$20. ATM refunds up to \$10 when qualifications are met.

### 6.18 Ultimate Rewards Checking

Ultimate Rewards Checking is a high dividend rate free checking account with no monthly minimum balance requirements although a \$100 deposit is necessary to open the account. Limit one account per social security number.

#### 1) RATE INFORMATION

- a. 3.51% APY on balances up to \$10,000 on qualifying accounts.
- b. The dividend rate on balances over \$10,000 varies with prevailing market interest rates on qualifying accounts.
- c. 0.05% on the total balance for accounts that do not qualify.

#### 2) BENEFITS FOR QUALIFIED ACCOUNTS (See (b) Qualifications below)

- a. High dividend rates (See (a) RATE INFORMATION, above)
- b. FREE Online Banking, Mobile Banking, and Access-24
- c. FREE E-Statements, Email notices, and Mobile text alerts
- d. FREE Online Bill Pay
- e. Overdraft protection with Opt-in.
- f. REFUND of ATM fees up to \$10 per qualification cycle.

#### 3) QUALIFICATIONS

In each monthly cycle, the account must have the following:

- a. A minimum of 10 signature based debit card purchases over \$10 that post and clear over
- b. Receive E-Statements
- c. Have at least one direct deposit, automatic payment, or online bill pay post and clear

### 6.19 Real Giving Checking

Real Giving Checking is a free checking account with no monthly minimum balance requirement that enables you to make charitable contributions based on your debit card usage. A \$100 deposit is necessary to open the account.

#### 1) BENEFITS FOR QUALIFIED ACCOUNTS

- a. For every qualifying debit card transaction that post and clear the account a contribution will be made to an approved charitable organization of your choice.
- b. The credit union supplies a list of qualified charities you may elect to support with your contributions.
- c. Contributions are made from the interchange fee the credit union receives from the debit card processor, not from funds in your account.
- d. Refund of ATM fees up to \$10 per month

#### 2) QUALIFICATIONS

In each monthly cycle, the account must have the following:

- a. A minimum of 10 signature based debit card purchases over \$10 that post and clear.
- b. Receive E-Statements
- c. Have at least one direct deposit, automatic payment, or online bill pay post and clear

### 6.25 OVERDRAFT PRIVILEGE (ODP)

(See Sections 6.21, 6.22(a), 6.23(a)) Overdraft Privilege is a privilege that members must earn and may lose if the privilege is abused. After maintaining a checking account for a minimum of 30 days and regular deposits are made to the account, the credit union may choose to add this privilege to your checking account.

A limit will be established for your account to be permitted to overdraw. An overdraft may occur if you authorize a transaction to be paid (i.e write a check, use your debit card, have a pre-authorized payment to be made) if the amount of money available in your share draft/checking account is not sufficient to pay the authorized transaction. You agree to pay a fee for each transaction (check, ACH, pre-authorize draft, etc) paid through Overdraft Privilege called an "NSF- ODP Fee." If there is not sufficient available funds, plus any ODP limit available to pay the transaction, the transaction may be rejected and returned Non-Sufficient Funds (NSF) and a fee charged to your account.

You agree to bring the account back to at least a zero (\$0.00) balance within thirty (30) days of the account being overdrawn. You understand that this privilege may be revoked for various reasons, including but not limited to: Not bringing the account to a positive balance within 30 days, having excessive NSF items returned after reaching the maximum overdraft limit, or your loan account(s) are past due more than 15 days.

### 6.50 MONEY MANAGER SAVINGS ACCOUNT

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** – Dividends will be compounded and credited monthly
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of the dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is January 31.

- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance required to open this account is \$100.00.
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- 6) **DEPOSITS** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** – Six (6) transaction limitations apply to this account. During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union and you may be assessed a fee for each transaction over six (6) in a month.

#### 6.60 MONEY MANAGER CHECKING ACCOUNT

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** – Dividends will be compounded and credited every month.
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of the dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is January 31.
- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance required to open this account is \$100.00. You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield (APY).
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- 6) **ACCUAL DAILY BALANCE ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** – Six (6) transaction limitations apply to this account. During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union and you may be assessed a fee for each transaction over six (6) in a month.

#### 6.70 MONEY MANAGER – GOLD MEDALLION

- 1) **RATE INFORMATION** – The dividend rate yield is based upon maintaining a minimum of \$10,000.00 in the account at all times. If the account balance drops below \$10,000.00 at any time during the month, the account earns a significantly lower rate for the entire month and a fee may be charged. The dividend rate and annual percentage yield (APY) may change at any time.
- 2) **COMPOUNDING AND CREDITING** – dividends will be compounded and credited monthly.
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of the dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is January 31.
- 4) **MINIMUM BALANCE REQUIREMENTS** - The minimum balance required to open this account is \$10,000.00. You must maintain a minimum average daily balance of \$10,000.00 in your account to obtain the disclosed annual percentage yield (APY). If the balance drops below \$10,000.00 a fee may be charged. (See Section 7.00 Fee Schedule.)
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.
- 6) **ACCUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** - Six (6) transaction limitations apply to this account. During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union and you may be assessed a fee for each transaction over six (6) in a month.

#### 6.80 INDIVIDUAL RETIREMENT ACCOUNT (IRA)

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** – Dividends will be compounded and credited quarterly.

- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of that dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is March 31.
- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance required to open this account is \$100.00.
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar quarter.
- 6) **ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** – You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

#### 6.85 KIDZ (YOUTH SAVINGS) ACCOUNT

*Requirements:* The member must be less than 18 years of age. At age 18 the account may be converted to a Regular Shares Account. (See Section 6.10.) The account may be converted to a regular shares account at any time if the account is held in the name of a minor, but is being used primarily by a non-minor in order to avoid fees, earn higher rates, etc. This account is for minor children to learn about money and savings.

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** - Dividends will be compounded and credited quarterly.
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of that dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.
- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance to open this account is \$25.00.
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar quarter.
- 6) **ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** – There are no transaction limitations.

#### 6.90 CHRISTMAS CLUB ACCOUNT

- 1) **RATE INFORMATION** – The dividend rate and annual percentage yield (APY) may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
- 2) **COMPOUNDING AND CREDITING** - Dividends will be compounded and credited quarterly.
- 3) **DIVIDEND PERIOD** – For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of that dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, which for the example above, is March 31. If you close your share account before dividends are paid, you will not receive the accrued dividends.
- 4) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance to open this account is \$25.00.
- 5) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar quarter.
- 6) **ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS** – Dividends will begin to accrue on the business day you place non-cash items (for example, checks) to your account.
- 7) **TRANSACTION LIMITATIONS** – You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction, or similar order to a third party.
- 8) **PENALTY FOR WITHDRAWAL(S)** – If any withdrawals are made from this account between January 1 and September 30 a fee may be charged (See Section 7.00 Fee Schedule) and this account may be closed. Your account may be closed and the proceeds deposited to an interest bearing account if you maintain less than \$50.00 in the account. The club funds are paid out approximately November 15, annually.

## 6.95 CERTIFICATES OF DEPOSIT

- 1) **AVERAGE DAILY BALANCE COMPUTATION METHOD** – Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
- 2) **ACCRUAL OF INTEREST ON NONCASH DEPOSITS** – Interest will begin to accrue on the business day you deposit non-cash items (for example, checks) to your account.
- 3) **TRANSACTION LIMITATIONS** – You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- 4) You can only withdraw interest credited in the compounding period (i.e., monthly, quarterly) without penalty. You can withdraw interest anytime during the term of crediting after interest is credited to your account. For example, the initial deposit is \$10,000.00. At the end of the first compounding period, \$100.00 interest is credited to the certificate. You may withdraw \$100.00 without penalty prior to the next compounding period. Assuming no withdrawals are made, at the next compounding period \$110.00 is credited to the \$10,100.00 certificate and interest is determined for \$10,210.00. During this third term you may withdraw \$110.00 without penalty, but you may not withdraw the \$100.00 interest credited in the second compounding period without paying a penalty. This interest withdrawal limitation does not apply if you have made arrangements to have interest paid to you or to another account in lieu of having it credited to this account.
- 5) **EARLY WITHDRAWAL PENALTIES** – A penalty may be imposed for withdrawals before maturity. We may require the maturity of the entire certificate.

If your account:

- a. has an original maturity of **up to 185 days**, the penalty we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- b. has an original maturity of **more than 185 days (6-months) but less than 731 days (2-years), (edited November 1, 2016)**, the penalty we may impose will equal 180 days interest on the amount withdrawn subject to penalty.
- c. Has an original maturity of **more than 731 days (2-years)**, the penalty we may impose will equal 365 days of interest on the amount withdrawn subject to penalty, **whether earned or not.** (edited November 1, 2016)

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. If this account is part of an IRA or other tax qualified plan no penalty is assessed for one Minimum Mandated Withdrawal annually. One withdrawal per year or during the life of the certificate may be made to pay for major medical expenses for an owner of the account. Verification of major medical expenses or check payable to the provider of medical services may be required. For any account which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

- 6) **WITHDRAWAL OF INTEREST PRIOR TO MATURITY** – The annual percentage yield (APY) is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.
- 7) **AUTOMATICALLY RENEWABLE ACCOUNT** – This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you of your intention not to renew before maturity or you withdraw the funds in the account at maturity, or within the grace period. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.
- 8) **GRACE PERIOD** – You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. **Interest is not earned on funds withdrawn during the grace period. If the certificate is withdrawn during the ten (10) day grace period, only the certificate amount is paid. Interest is not paid from the date of maturity until the date withdrawn when withdrawn during the grace period.**
- 9) **RATE INFORMATION** – The interest rate on your account is listed on the Certificate listing both the Rate and the Annual Percentage Yield (APY). At maturity, the interest rate and annual percentage yield (APY) may change. "Rate" refers to the factor by which dividends are calculated. "Yield" refers to the effects of compounding earned interest over the term of the contract.
- 10) **MINIMUM BALANCE REQUIREMENTS** – The minimum balance required to open this account and maintain the stated rate and annual percentage yield (APY) is stated in the certificate. If the certificate is reduced to less than the required minimum we may reduce the rate and annual percentage yield (APY) to the prevailing rate or maintain the rate at the existing certificate rate, whichever is less.
- 11) **TIME REQUIREMENTS** – The date the certificate will mature is listed in the certificate.
- 12) **COMPOUNDING FREQUENCY** – Options for compounding frequency are monthly, quarterly or at maturity and is listed on the certificate.
- 13) **CREDITING FREQUENCY** – Interest will be credited to your certificate account monthly unless otherwise noted on your Certificate, in which case, the options are quarterly or at maturity.

You may choose to have interest paid to you by check or deposited to a different account rather than crediting the certificate account.

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## 6.99 YOUR ACCOUNT INFORMATION

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement. Dividends are declared at the end of each calendar quarter by the Board of Directors. No dividend is guaranteed, except for dividends disclosed in a contract certificate of deposit.

APY = Annual Percentage Yield

**AS OF THE LAST DIVIDEND DECLARATION DATE,**

### REGULAR SAVINGS

The dividend rate is \_\_\_\_\_% with an APY of \_\_\_\_\_%.

### VANTAGE AND ADVANTAGE CHECKING

The dividend rate is \_\_\_\_\_% with an APY of \_\_\_\_\_%.

<b>VALUE CHECKING</b>	<b>No dividend paid</b>
<b>LIBERTY CHECKING</b>	<b>No dividend paid</b>
<b>FREEDOM CHECKING</b>	<b>No dividend paid</b>

### MONEY MANAGER SAVINGS ACCOUNT

Balance \$100-\$24,999.99

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

Balance \$25,000 and Above

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

### MONEY MANAGER CHECKING ACCOUNT

Balance \$100-\$24,999.99

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

Balance \$25,000 and Above

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

### MONEY MANAGER - GOLD MEDALLION

Balance \$100-\$10,000

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

Balance \$10,000.01-\$24,999.99

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_% Balance \$25,000-\$49,999.99

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

Balance \$50,000-\$74,999.99

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

Balance \$75,000 and Above

Dividend rate: \_\_\_\_\_% with an APY of \_\_\_\_\_%

### IRA SHARES ACCOUNT

The dividend rate is \_\_\_\_\_% with an APY of \_\_\_\_\_%.

### KIDZ (YOUTH SAVINGS) ACCOUNT

The dividend rate is \_\_\_\_\_% with an APY of \_\_\_\_\_%.

### CHRISTMAS CLUB ACCOUNT

The dividend rate is \_\_\_\_\_% with an APY of \_\_\_\_\_%.

**CERTIFICATES OF DEPOSIT (see Section 6.95.)**

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## 7.00 FEE SCHEDULE

Refer to this schedule for fees assessed by Texoma Community Credit Union.

TCCU reserves the right to change any or all fees listed here without notice. The fees listed here are for informational purposes only. TCCU is not responsible for typographical errors or fees updated and published elsewhere.

- 1) \$30.00 Insufficient Funds Fee (Check, ACH, debit card, ATM card, etc.)
- 2) \$30.00 Overdraft Privilege (ODP) Fee (Assessed on each item paid)
- 3) \$30.00 Returned item (NSF) for TCCU loan payment
- 4) \$30.00 Stop payment on check or ACH
- 5) \$30.00 Item deposited/cashed returned unpaid (1 item/mo, no charge)
- 6) \$30.00 Research/Reconciliation of accounts (\$30/hour, 1 hour minimum)
- 7) \$75.00 Impound Fee (Liens, Levies, Judgments, Warrants, Child Support, etc.)
- 8) \$50.00 Closing a share account within 90 days of opening
- 9) \$50.00 Re-opening closed account
- 10) \$25.00 Change joint owner on account (first 3 changes are free)
- 11) \$50.00 Overnight mail delivery (USPS, Fed Ex, UPS, etc.)
- 12) \$50.00 International Wires (if available)
- 13) \$25 .00 Western Union wire transfer
- 14) \$20.00 Wire transfer to another institution
- 15) \$25.00 Collection items (outgoing/incoming)
- 16) \$10.00 Check by phone or credit card loan payment  
(from another financial institution)
- 17) \$10.00 Credit Card loan payment refund if due to member error
- 18) \$15.00 Money Market Gold Accounts *(if balance drops below \$10,000)*
- 19) \$ 2.00 Automatic Overdraft Protection transfer from shares
- 20) \$ 5.00 Money Market Savings/Checking/Gold transactions  
*(each withdrawal after 6, per month)*
- 21) \$5.00 Per withdrawal from Special Savings or Christmas Club  
*(except annual distribution)*
- 22) \$10.00 Vantage / Advantage Checking monthly *(if balance drops below \$750)*
- 23) \$5.00 Value Checking monthly (Plus 40¢ per check, over 10 checks per month)
- 24) \$5.00 Debit MasterCard replacement
- 25) \$5.00 Temporary Checks *(up to 12 checks)*
- 26) \$5.00 Photocopy of check *(per check, see note 1)*
- 27) \$5.00 Photocopy/Printout account activity *(up to 5 pages, see note 1)*
- 28) \$5.00 Statement returned undeliverable or USPS address change  
(each undelivered item)
- 29) \$5.00 Mailed paper statement fee
- 30) \$5.00 ACH item origination fee *(one time charge)*
- 31) \$5.00 Automatic check disbursement *(monthly fee)*

32)	\$1.00	ATM transactions at foreign machine (Non-TCCU Atm)
33)	\$10.00	Share minimum balance fee-monthly ( <i>if balance drops below \$25</i> )
34)	\$1.00	Excessive share withdrawals ( <i>over 4/month</i> )
35)	\$1.00	Telephone inquiry or transfer (free via <i>Access 24 – call 855-2828</i> )
36)	\$1.00	Teller Check (for ordinary payments, utilities, car pmt, etc.)
37)	\$5.00	Cashier's Check (aka Certified Funds) (guaranteed payment)
38)	\$ .50	Money Order
39)	\$5.00	Dormant account (per month)
40)	\$5.00	Inactive bill pay fee
41)	\$5.00	Notary Service, per each notary seal
42)	\$150	Safe Deposit Box Drilling Fee
43)	5%	(of payment) Loan payments 10 days late
44)	10%	Self-serve coin counting machine, non-members (10% of total)
45)	3%	Self-serve coin counting machine, TCCU member (3% of total)
46)	3%	Debit/Credit card loan payment (from another financial institution)
47)	3%	Debit/Credit card loan payment refund if due to member error
48)	1.5%	Debit Card international transaction fee (Up to this amount)

**NOTE:** 1. Account printouts are free via self-service internet banking