



## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts.***

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. IRA Savings, Money Market Platinum and Cashtastic, accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your accounts. Please refer to section 2 for additional details about the Cashtastic and Cash Back Checking accounts.

**2. Cashtastic.** The Cashtastic account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first interest rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second interest rate and range of annual percentage yields on balances over \$10,000.00. In addition, we will not assess internal ATM surcharges and will refund up to \$10.00 in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third interest rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Cashtastic account and ATM fees will not be refunded to you.

**Cash Back Checking.** For Cash Back Checking accounts, you will receive 3.00% cash back up to \$12.00 per month (\$144.00/year) in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. In addition, we will not assess internal ATM surcharges and will refund up to \$10.00 in ATM fees assessed at nationwide ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**3. INTEREST COMPOUNDING AND CREDITING** — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

**4. ACCRUAL OF INTEREST** — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest. However, for Christmas Club accounts, any accrued interest will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Savings, Kids (Youth Savings), Student Savings, and Money Manager Gold Medallion accounts, there is a minimum average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Kids (Youth Savings), Student Savings, Christmas Club, Money Manager Gold Medallion, and Money Market Platinum accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Money Market Savings, Money Market Checking, Money Manager Gold Medallion, and Money Market Platinum accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be

subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 15 and the account will remain open. For IRA Savings accounts, you may not make any withdrawals or transfers to another credit union account of yours or to a 3rd party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a 3rd party. For Regular Savings, Kids (Youth Savings), Student Savings, Cashtastic, Cash Back Checking, and CashStash Checking accounts, no account limitations apply.

**7. CHANGE SAVER PROGRAM** — The Change Saver Program is available to all checking and savings account holders. When you enroll in the Change Saver Program, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your Regular Savings account. The Credit Union will aggregate the rounded-up amounts from purchases that post to your checking account each business day and make a single transfer at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round up transfer for that day. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round up transfer will remain in your Regular Savings account. Credit transactions or adjustment transactions will not be rounded up.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your

approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

## LOCATIONS

Texoma Community Credit Union  
3800 Sheppard Access Road  
Wichita Falls, TX 76306  
(940) 851-4000

Texoma Community Credit Union  
4019 Southwest Parkway  
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