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Tyler, TX 75703  
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## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share, Trust Share, Social Security Representative, Kid, Organization and Estate	/	Daily	Monthly	Monthly (Calendar)	\$25.00	\$25.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	\$0.00 to \$12,000.00 / \$12,000.01 or greater / to	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$0.00 to \$2,499.99 / \$2,500.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
Basic Checking and Checking 101	/	Daily	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	—
Business and Other Savings	/	Daily	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Escrow	—	—	—	—	—	—	—	—	—
Non-Dividend Share	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.



Checking Up, Basic Business Checking, Business Checking Up, \$mart Choice Checking, Non-Dividend Checking	—	—	—	—	—	—	—	—	—
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**ACCOUNT DISCLOSURES**

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Trust Share, Social Security Representative, Organization, Estate, Christmas Club, Kid, IRA Share (Roth, Traditional, Educational, SEP, Roth Conversion), Money Market, Basic Checking Checking 101, Business, Other Savings accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Christmas Club and Money Market 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 Money Market 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 account. For Christmas Club accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash

deposits (e.g. checks) on the business day you make the deposit to your account.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings 01 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 Share, Trust Share, Social Security Representative, Organization, Estate, Kid, and Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Money Market, Basic Checking, Checking 101, Business and Other Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Regular Share, Trust Share, Social Security Representative, Organization, Estate, Christmas Club, Kid, IRA Share, Business, Other Savings, Money Market, and Non-Dividend Share 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 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs

within seven (7) days of the date the account is opened. For Basic Checking, Checking 101, Escrow, Checking Up, Basic Business Checking, Business Checking Up, \$mart Choice Checking, and Non-Dividend Checking accounts, no account limitations apply. After you have reached your 16<sup>th</sup> NSF in a 12 month period, we reserve the right to close the checking account or transfer your Basic Checking or Non-Dividend Checking account to our Checking Up account. This account is subject to a monthly maintenance fee as disclosed in the Fee Schedule. After six (6) months with no NSF's, you may request to transfer your account to the applicable Basic Checking or Non-Dividend Checking account. For \$mart Choice Checking accounts, you may request to transfer to a Basic Checking account after one (1) year of no NSF history.

**7. 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 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 Fee Schedule 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$10.00

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration 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.

FEE SCHEDULE	
GENERAL FEES	
Account Activity Printout	
Account Closure	
Account Reconciliation	
Account Research	
Deposit Item Return	
Fax (Incoming)	
Fax (Outgoing)	
Garnishment/Levy	
Inactive Account	
Items Sent for Collection	
Legal Process	
Money Order	
Official Check	
Returned Mail/Bad Address	
Statement Copy	
Western Union (Domestic Outgoing)	
Wire Transfer (Incoming)	
Wire Transfer (Domestic Outgoing)	
Wire Transfer (International)	

Check Cashing	
Check Copy	
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	
NSF/Returned Check Item	
Stop Payment	
\$mart Choice	
Checking Up	
Overdraft Courtesy	
Temporary Checks	
EFT FEES	
ACH Negative Balance Overdraft Courtesy	
Debit Card Replacement	
Debit Card Negative Balance Overdraft Courtesy	
ACH Stop Payment	
Bill Pay	
SPECIFIC ACCOUNT FEES	
<b>Christmas Club</b> - Early Withdrawal	
<b>Money Market</b> - Minimum Balance	
<b>Money Market</b> - Excess Withdrawal	
<b>Share</b> - Minimum Balance	
<b>Share</b> - Excess Withdrawal	
SAFE DEPOSIT BOX FEES	
3" x 10" Box	
5" x 10" Box	
10" x 10" Box	
Change of Locks	
Drilling of Boxes	

