



P.O. Box 8849 • Corpus Christi, TX 78468-8849

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
<input type="checkbox"/> Regular Share Account <input type="checkbox"/> TUTMA Share Account	See Separate Rate Sheet	Monthly	Monthly	Monthly (calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Super Share Account <input type="checkbox"/> Money Market Account		Monthly	Monthly	Monthly (calendar)	\$10,000.00	—	\$25.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Christmas Club Account <input type="checkbox"/> Vacation Club Account		Monthly	Monthly	Monthly (calendar)	\$10.00	—	—	Average Daily Balance	Account withdrawal and deposit limitations apply.
<input type="checkbox"/> IRA Share Account		Monthly	Monthly	Monthly (calendar)	\$100.00	—	—	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Share Draft Account <input type="checkbox"/> Power Package Share Draft Account		—	—	—	—	\$25.00	—	—	—

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, TUTMA Share, Super Share, Money Market, Christmas Club, Vacation Club and IRA Share accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Super Share and Money Market accounts are tiered rate accounts. The balance ranges, Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the separate Rate Sheet accompanying this disclosure. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth 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 Regular Share, TUTMA Share, Super Share, Money Market, Christmas Club, Vacation Club and IRA Share 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 at least the par value of one full share in any 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 IRA Share accounts, there is an Average Daily Balance requirement of \$100.00 to maintain your account. If the minimum Average Daily Balance is not met during any dividend period, your account may be closed. For Regular Share, TUTMA Share, Super Share, and Money Market accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Regular Share, TUTMA Share, Super Share, Money Market, Christmas Club, Vacation Club and IRA Share accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The



average daily balance is determined by adding the full amount of 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 Regular Share, TUTMA Share, Super Share, Money Market and IRA 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 or Vacation Club accounts, the entire balance will be transferred to your share account once a year and the Club account will remain open. The balance in your Christmas Club account will be transferred the first week of November. The balance in your Vacation Club account will be transferred the first week of June. For Club accounts, aggregate maximum monthly deposits of \$500.00 are allowed. If you make an early withdrawal of a portion of the balance or the full balance in your 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 Share Draft and Power Package Share Draft accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit 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 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	\$5.00
Number of Shares Required	1
Membership Fee	\$2.50

FEE SCHEDULE

Share Account Fees

- Excessive Withdrawal \$ 25.00/withdrawal after six (6) preauthorized automatic or telephone transfers per month
- Club Account Early Withdrawal \$ 20.00/early withdrawal
- Overdraft/NSF Transfer \$ 3.50/transfer
- Overdraft/NSF \$ 25.00/item
- Fax Statement/History \$ 5.00 /statement/history
- Deposited Item Return \$ 20.00/item
- Share History \$ 1.00/history
- Statement Copy \$ 1.00/page
- Returned mail/Unverified address update \$ 5.00/piece
- Dormant Membership \$ 2.00/month
- Stop Payment \$ 25.00/item

Share Draft Account Fees

- Overdraft/NSF \$ 25.00/item
- Deposited Item Return \$ 20.00/item
- Stop Payment \$ 25.00/item
- Share Draft Printing Prices vary/chosen style
- Overdraft/NSF Transfer \$ 3.50/transfer
- Overdraft Privilege/Paid NSF \$ 25.00/item
- Copy of Share Draft \$ 1.50/copy, after three (3) /month
- Faxed Copy of Share Draft \$ 3.50/copy
- Share Draft History \$ 1.00/history
- Statement Copy (Microfiche Copy) \$ 1.00/page
- Fax Statement/History \$ 5.00 /statement/history
- Stop Payment \$ 25.00/item
- Power Package Share Draft Account Service Fee \$ 5.00/Month
- Bill Pay Service \$ 6.95/Month

Other Service Fees (applicable to all accounts)

- Account Inquiry \$ 1.00
- Account Reconciliation \$ 25.00/hour
- Account Research \$ 25.00/hour
- Deposited Item Return \$ 20.00/item
- Domestic Wire Transfer (outgoing) \$ 17.00/wire
- International Wire Transfer (outgoing) \$ 50.00/wire
- Money Order \$ 1.00/ money order
- Cashiers Check \$ 2.00/check
- Travelers Gift Checks \$ 2.50/check
- Travelers Checks for One Free
- Travelers Checks for Two \$.50/\$100.00

- Credit Union Check \$ 1.25/item
- Stop Payment on Credit Union Check \$ 27.00
- Check Cashing Fee \$ 5.00/item
- Electronic Convenience Pay \$12.00 per payment

Electronic Funds Transfer Fees

- Nonproprietary ATM Withdrawal/Transfer \$ 1.00
- Nonproprietary ATM Balance Inquiry \$ 1.00
- VISA Check Card/ATM Card Replacement \$ 5.00

Share Value/Membership Fee

- Par value of one share \$ 5.00
- Membership \$ 2.50

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Office Locations:

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