

# TRUTH-IN-SAVINGS DISCLOSURE

## EFFECTIVE 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 (See Section 6)
	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	
<input type="checkbox"/> Regular Share <input type="checkbox"/> TUTMA Share	Refer to Rate Sheet	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Super Share <input type="checkbox"/> Money Market		Monthly	Monthly	Monthly (Calendar)	\$10,000.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Christmas Club <input type="checkbox"/> Vacation Club		Monthly	Monthly	Monthly (Calendar)	\$10.00	—	—	Average Daily Balance	Account deposit, transfer and withdrawal limitations apply.
<input type="checkbox"/> IRA Share		Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Share Draft <input type="checkbox"/> Power Package Share Draft		—	—	—	\$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. 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 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 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 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 accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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 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 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) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$2.50

**9. RATES** — See separate Rate Sheet for rates 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.

**10. FEES** — The fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated on This Truth-in-Savings Disclosure

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Inquiry	\$1.00
Account Reconciliation	\$25.00/hour
Account Research	\$25.00/hour
Deposited Item Return	\$20.00/item
Domestic Wire Transfer (outgoing)	\$20.00/transfer
Money Order	\$1.00/money order
Cashiers Check	\$2.00/check
Travelers Gift Checks	\$2.50/check
Travelers Checks for One	Free
Travelers Check for Two	\$0.50/\$100.00
Credit Union Check	\$1.25/item
Stop Payment on Credit Union Check	\$27.00
Check Cashing	\$5.00/item
Electronic Convenience Pay	\$12.00/payment
<b>SHARE ACCOUNT FEES</b>	
Excessive Withdrawal	\$25.00/withdrawal after six (6) preauthorized automatic or telephone transfers per month
Club Account Early Withdrawal	\$20.00/withdrawal
Overdraft/NSF	\$25.00/item
Fax Statement/History	\$5.00/statement or 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
<b>SHARE DRAFT ACCOUNT FEES</b>	
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) per month
Faxed Copy of Share Draft	\$3.50/copy
Share Draft History	\$1.00/history
Statement Copy	\$1.00/page
Fax Statement/History	\$5.00/statement or history
Power Package Share Draft Account Service	\$5.00/Month
Bill Pay Service	\$6.95/Month
<b>EFT FEES</b>	
Nonproprietary ATM Withdrawal/Transfer	\$1.00/request
Nonproprietary ATM Balance Inquiry	\$1.00/inquiry
Debit/ATM Card Replacement	\$5.00/card

**Office Locations:**

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