

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"/> Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	---	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Kid's Club	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	Account withdrawal, deposit, and transfer limitations apply.
<input type="checkbox"/> Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account withdrawal, deposit, and transfer limitations apply.
<input type="checkbox"/> Traditional IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	---	---	---	Daily Balance	---
<input type="checkbox"/> Roth IRA	/								
<input type="checkbox"/> Educational IRA	/								
<input type="checkbox"/> Free Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	\$300.00	Daily Balance	---
<input type="checkbox"/> Boomer Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	--	\$5,000.00	Daily Balance	---
<input type="checkbox"/> Enhanced Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	---	Average Daily Balance	Account withdrawal, deposit, and transfer limitations apply.
<input type="checkbox"/> Business Checking	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	---	\$300.00	Daily Balance	---

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 Savings, Kid's Club, Christmas Club, Traditional IRA, Roth IRA, Educational IRA, Free Checking, Boomer Checking, and Enhanced Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Savings accounts are tiered rate accounts. If your daily balance is \$24,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$25,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The Kid's Club account is a tiered rate account. If your daily balance is \$50,000.00 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$50,000.01 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The Christmas Club account is a tiered rate account. If your daily balance is \$10,000.00 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is \$10,000.01 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The Traditional IRA, Roth IRA, and Educational IRA accounts are tiered rate accounts. If your daily balance is \$4,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$5,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from

\$25,000.00 to \$74,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$75,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. 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. The Free Checking accounts are tiered rate accounts. If your average daily balance is from \$300.00 to \$999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$1,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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. The Enhanced Checking accounts are tiered rate accounts. If your average daily balance is \$5,000.00 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$5,000.01 or greater, the second dividend rate and annual percentage yield listed for this account will apply. 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.

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. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends 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 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 Savings, Free Checking, Boomer Checking, and Business Checking 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 dividend period, 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. 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 Savings 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 paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club accounts, 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 Kid's Club accounts, you will be offered Kid's Club promotional items as a bonus for opening an account and increasing the balance in an existing account. For Enhanced Checking accounts, To receive the premium annual percentage rate for this account, the account must receive a monthly direct deposit of at least \$250.00, there must be at least 15 debit card point of sale or credit transactions, must be enrolled in E-Statements and have a valid email address on file, and must not have an average daily balance above \$5,000.00. If there is a loan associated with this account, it also must not be more than 10 days past due to receive the premium rate. If any of these requirements are not met, the annual percentage rate will be 0.05%. For Traditional IRA, Roth IRA, Educational IRA, Free

Checking, Boomer Checking, and Business Checking accounts, no account limitations apply.

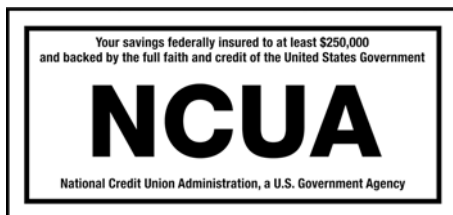
7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone 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	\$25.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate 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.



FEE SCHEDULE	
SAVINGS ACCOUNT FEES	
Excessive Withdrawal	\$1.00/Withdrawal after 2 per calendar month
CHRISTMAS CLUB ACCOUNT FEES	
Withdrawal	\$10.00/Withdrawal if withdrawn any time prior to annual disbursement
KID'S CLUB ACCOUNT FEES	
Withdrawal	\$5.00/Withdrawal after 1 per calendar month
CHECKING ACCOUNT FEES	
Overdraft	\$2.00/Item
NSF	\$25.00/Item
Courtesy Pay	\$25.00/Item*
Returned Item	\$25.00/Item
Stop Payment	\$25.00/Request
Check Printing	Prices may vary depending upon style
Copy of Check	\$2.00/Item
Business Checking Account Service	\$10.00/Month
Checking EPAY	\$5.50/Month/free with e-Statement
* If a VISA Check Card transaction occurs, or you write a check which would result in your Checking Account becoming overdrawn, Texas Telcom Credit Union will pay the item which exceeds the balance in your account up to \$500.00, and you will incur a \$25.00 charge per item. If at any time the limit has been reached, items that exceed the limit (except VISA Check Card transactions) will be returned and you will incur a \$25.00 charge for nonsufficient funds (NSF). VISA Check Card transactions that exceed your limit will be paid and you will incur a \$25.00 charge for each item paid. Accounts are subject to closure if a negative balance remains after ten (10) business days and Courtesy Pay privileges may be suspended or terminated.	

OTHER SERVICE FEES	
Items Sent for Collection	\$10.00/Item
Wire Transfer (Outgoing):	
Domestic	\$15.00/Transfer
Foreign	\$25.00/Transfer
Money Order	\$1.00/Money Order
Account Reconciliation	\$12.00/Hour, \$12.00 minimum charge
Account Research	\$12.00/Hour, \$12.00 minimum charge
Statement Copy	\$2.00/Copy
Paper Statement Fee	\$2.00/Month
Deposited Item Return	\$25.00/Item, \$5.00 2 party check
Inactive Account	\$4.00/Month and account balance is \$25.00 or less*
Account Closure	\$10.00 if closed within 90 days
Change of Address	\$1.00/Account
Excessive Inquiry	\$1.00/Request
ACH Transfer	\$2.00
Same Day ACH Transfer	\$5.00
MasterCard Gift Card	\$3.00
* To avoid this fee maintain a savings account balance in excess of \$25.00 or utilize any other recognized Texas Telcom Credit Union product or service. New savings accounts have a three-month grace period before this fee is charged.	