



## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 02/01/2025

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	
Share Savings	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Additional Share Savings	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Sandy Saver	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Dollar Up Savings	2.99% / 3.02%	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Daily Balance	Account withdrawal limitations apply.
Christmas Club	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Daily Balance	Account withdrawal limitations apply.
Regular IRA Savings Roth IRA Savings Educational IRA Savings	\$500.00 to \$9,999.99 .35% / .35% \$10,000.00 to \$49,999.99 .50% / .50% \$50,000.00 to \$99,999.99 .65% / .65% \$100,000.00 or greater .75% / .75%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$500.00	Daily Balance	Account limitations apply.
Health Savings	\$500.00 to \$9,999.99 .15% / .15% \$10,000.00 to \$49,999.99 .20% / .20% \$50,000.00 to \$99,999.99 .25% / .25% \$100,000.00 or greater .30% / .30%	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Daily Balance	Account limitations apply.

<b>Money Market</b>	\$2,500.00 to \$9,999.99 1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
	\$10,000.00 to \$49,999.99 1.25% / 1.26%								
	\$50,000.00 to \$99,999.99 1.50% / 1.51%								
	\$100,000.00 or greater 2.00% / 2.02%								
<b>Premium Market IRA</b>	\$500.00 to \$9,999.99 4.23% / 4.31%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$500.00	Daily Balance	Account transfers and withdrawal limitations apply.
	\$10,000.00 to \$49,999.99 4.33% / 4.42%								
	\$50,000.00 to \$99,999.99 4.43% / 4.52%								
	\$100,000.00 or greater 4.53% / 4.63%								
<b>Student Checking</b>	—	—	—	—	—	—	—	—	
<b>Regular Checking</b>	—	—	—	—	—	—	—	—	
<b>Advantage Checking</b>	.05% / .05%	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	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 Share Savings, Additional Share Savings, Sandy Saver, Dollar Up Savings, Christmas Club, Regular IRA, Roth IRA, and Educational IRA Savings, Health Savings, Money Market, and Advantage Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Premium Market IRA accounts, the dividend rate and annual percentage yield may change on the first day of each month to reflect changes in the average daily balance of the previous months 1-Month Constant Maturity Treasury (Index), to which we add a margin based on the balance in your account. If your balance is from \$500.00 to \$9,999.99, the margin added to the index will be -0.20%. If your balance is from \$10,000.00 to \$49,999.99, the margin added to the index will be -0.10%. If your balance is \$50,000.00 to \$99,999.99, the margin added to the index will be 0.00%. If your balance is \$100,000.00 or greater, the margin added to the index will be 0.10%. 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. Regular IRA, Roth IRA, and Educational IRA Savings, Health Savings, 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 Regular IRA, Roth IRA, and Educational IRA Savings, Health Savings, and 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.

**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. For Share Savings, Additional Share Savings, Sandy Saver, Dollar Up Savings, Christmas Club, Regular IRA, Roth IRA, and Educational IRA Savings, Health Savings, Money Market, and Advantage Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Dollar Up Savings, and 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 a Share 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 Sandy Saver accounts, you must be 12 years old or younger to open an account. For Share Savings, Additional Share Savings, Sandy Saver, Dollar Up Savings, Christmas Club, Regular IRA, Roth IRA, and Educational IRA Savings, Health Savings, Money Market, and Advantage 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 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 Share Savings, Additional Share Savings, Sandy Saver, and Money Market 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 into your Share Savings account on or after November 1 and the account will remain open. You may not make withdrawals from your account any other time. If you wish to access the funds in your Christmas Club account, you may close it. A monthly minimum deposit of \$20.00 or more is required. For Regular IRA, Roth IRA, Educational IRA Savings, and Premium Market IRA accounts, if you close your account within 1 year of opening, you will be charged a closing fee as stated in the Schedule of Fees and Charges. For Health Savings accounts, see HSA agreement for account limitations. For Dollar Up Savings accounts, deposits can only be made through the round-up program described below. For Student Checking, Regular Checking, and Advantage Checking accounts, no account limitations apply.

**7. DOLLAR UP SAVINGS ROUND-UP PROGRAM** —

**a.** When you enroll in the Dollar Up Savings Round-Up 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 Dollar Up Savings account.

**b.** 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 next business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn 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.

**c.** 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

Dollar Up Savings account. Credit transactions or adjustment transactions will not be rounded-up.

**d.** The Credit Union reserves the right to cancel or modify the Dollar Up Savings Round-Up program at any time.

**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.

**9. 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	\$1.00
Number of Shares Required	1

**8. RATES** — The rates provided in or with the Rate 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.

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

**LOCATIONS**

5953 Fairmont Pkwy  
Pasadena, TX 77505

1120 West Main  
League City, TX 77573

1819 East Broadway  
Pearland, TX 77581

8000 Broadway  
Pearland, TX 77581

14243 E Sam Houston Pkwy N, Ste 100  
Houston, TX 77044

6360 Garth Road, Ste 140  
Baytown, TX 77521

27252 Katy Frwy, Ste 1200  
Katy, TX 77494

400 N Elm St  
Sweeny, TX 77480

6419 Reading Road Suite 115  
Rosenberg, TX 77471

Phone: (281) 487-9333

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



## TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE: N/A**

**EFFECTIVE DATE: 02/03/2025**

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Term Share Certificate</b>										
90 Day	2.00% / 2.02%	Fixed Rate	\$100.00	\$100.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9
6 Month	3.00% / 3.03%									
12 Month	3.50% / 3.55%									
18 Month	3.50% / 3.55%									
2 Year	3.50% / 3.55%									
3 Year	3.00% / 3.03%									
4 Year	2.00% / 2.02%									
5 Year	2.00% / 2.02%									
<input type="checkbox"/> <b>Premium Term Share Certificate</b>										
90 Day	2.50% / 2.52%	Fixed Rate	\$100.00	\$100.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9
6 Month	3.50% / 3.55%									
12 Month	4.00% / 4.06%									
18 Month	4.00% / 4.06%									
2 Year	4.00% / 4.06%									
3 Year	3.50% / 3.55%									
4 Year	2.50% / 2.52%									
5 Year	2.50% / 2.52%									
<input type="checkbox"/> <b>College Saver Term Share Certificate</b>										
12 Month	3.00% / 3.03%	Fixed Rate	\$25.00	\$25.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9

RATE SCHEDULE (cont.)										
	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Premium College Saver Term Share Certificate										
12 Month	3.50% / 3.55%	Fixed Rate	\$25.00	\$25.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9
<input type="checkbox"/> Jumbo Term Share Certificate										
90 Day	2.50% / 2.52%	Fixed Rate	\$100,000.00	\$100,000.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9
6 Month	3.50% / 3.55%									
12 Month	4.25% / 4.32%									
18 Month	4.20% / 4.27%									
2 Year	4.20% / 4.27%									
<input type="checkbox"/> Super Jumbo Term Share Certificate										
90 Day	2.50% / 2.52%	Fixed Rate	\$200,000.00	\$100,000.00	Quarterly	Quarterly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	See Section 9
6 Month	3.50% / 3.55%									
12 Month	4.25% / 4.32%									
18 Month	4.20% / 4.27%									
2 Year	4.20% / 4.27%									

### 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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 all accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For all accounts dividends are calculated using the daily balance method. The daily

balance is calculated by applying a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For College Saver Term Share Certificate and Premium College Saver Term Share Certificate accounts, the amount of the early withdrawal penalty for your account is 30 days' dividends. For Term Share Certificate, Premium Term Share Certificate, Jumbo Term Share Certificate, and Super Jumbo Term Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 90 days to 12 months      30 days' dividends  
 Terms of greater than 12 months      90 days' dividends

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be paid to you by check or transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date. For College Saver Term

Share Certificate and Premium College Saver Term Share Certificate accounts, your account will automatically renew until you are of the age of 18 years old. After your 18<sup>th</sup> birthday, the account will automatically renew into a 12 month Term Share Certificate account or if the balance is less than \$1,000.00, the balance will be transferred to the Share Savings Account.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**11. 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	\$1.00
Number of Shares Required	1

**LOCATIONS**

5953 Fairmont Pkwy  
 Pasadena, TX 77505

1120 West Main  
 League City, TX 77573

1819 East Broadway  
 Pearland, TX 77581

8000 Broadway  
 Pearland, TX 77581

14243 E Sam Houston Pkwy N, Ste 100  
 Houston, TX 77044

6360 Garth Road, Ste 140  
 Baytown, TX 77521

27252 Katy Frwy, Ste 1200  
 Katy, TX 77494

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 Sweeny, TX 77480

6419 Reading Road, Ste 115  
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Phone: (281) 487-9333

