

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 07/01/2025

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.

Money Market	\$2,500.00 to \$9,999.99 1.00% / 1.00% \$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%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Premium Market IRA	\$500.00 to \$9,999.99 4.04% / 4.12% \$10,000.00 to \$49,999.99 4.14% / 4.22% \$50,000.00 to \$99,999.99 4.24% / 4.33% \$100,000.00 or greater 4.34% / 4.43%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$500.00	Daily Balance	Account transfers and withdrawal limitations apply.
Student Checking	—	—	—	—	—	—	—	—	—
Regular Checking	—	—	—	—	—	—	—	—	—
Advantage Checking	.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

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Sweeny, TX 77480

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Rosenberg, TX 77471

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