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ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ New Account

☐ Request for Information

EFFECTIVE DATE:

| Account Type | VARIABLE RATE | | | |
|--|----------------------------------|-----------------------------------|-------------------------|---------------|
| | BALANCE | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE | |
| <input type="checkbox"/> Regular Savings(1) | | _____ % | _____ % | |
| <input type="checkbox"/> Kasasa Saver(1)(4) | \$100,000.00 & Less | _____ % | _____ % | |
| | \$100,000.0 & Greater | _____ % - _____ % | _____ % | |
| <input type="checkbox"/> Money Market Plus(1)(3) | \$2,499.99 & Less | _____ % | _____ % | |
| | \$2,500.00 - \$49,999.99 | _____ % | _____ % | |
| | \$50,000.00 - \$99,999.99 | _____ % | _____ % | |
| | \$100,000.00 - \$149,999.99 | _____ % | _____ % | |
| | \$150,000.00 - \$249,999.99 | _____ % | _____ % | |
| | \$250,000.00 & Greater | _____ % | _____ % | |
| <input type="checkbox"/> IRA Savings(1) | | _____ % | _____ % | |
| <input type="checkbox"/> Kasasa Cash Checking(1)(4) | \$0.01 - \$15,000.00 | _____ % | _____ % | |
| | \$15,000.01 & Greater | _____ % - _____ % | _____ % | |
| <input type="checkbox"/> Next Gen Savings(1)(4) | \$0.01 - \$20,000.00 | % _____ % - | _____ % | |
| | \$20,000.01 & Greater | _____ % | _____ % | |
| | FIXED RATE (Certificate Account) | | | |
| Account Type | MINIMUM BALANCE REQUIREMENTS | TERM | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
| <input type="checkbox"/> Share Certificate(2) | \$ _____ | 3 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 6 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 12 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 18 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 24 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 36 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 48 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 60 Month <input type="checkbox"/> | _____ % | _____ % |
| <input type="checkbox"/> Next Gen Share Certificate(2) | \$ _____ | 12 Month <input type="checkbox"/> | _____ % | _____ % |
| <input type="checkbox"/> IRA Share Certificate(2) | \$ _____ | 3 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 6 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 12 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 18 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 24 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 36 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 48 Month <input type="checkbox"/> | _____ % | _____ % |
| | | 60 Month <input type="checkbox"/> | _____ % | _____ % |

(1) For the purposes of this disclosure, this is a rate and Annual Percentage Yield as of _____. These Interest Rate(s) and Annual Percentage Yield(s) shown above may change as described in Our Agreements and Disclosures.

(2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (512) 477-9465.

(3) All deposited funds earn the rate for the tier.

(4) Only the funds that comprise each tier will earn the rate for that tier.

Schedule of Fees and Charges

| Checking Account Fees | |
|------------------------------------|------------------|
| NSF Fee *** | \$34.50 per item |
| Check Reorder without Reorder Form | \$3.00 |
| Extended Coverage/Courtesy Pay | \$31.00 |

| Capitol Plus Money Market Fees | |
|--|-------------------|
| Low Balance | \$10.00 per month |
| If minimum average daily balance not met | |

| Credit Card Fees | |
|------------------|------------------|
| Late Payment | \$25.00 |
| Over the Limit | \$25.00 |
| Phone Payment | \$10.00 each |
| Return Payment | \$25.00 per item |

| Safe Deposit Box Fees | |
|---------------------------|------------------------------|
| 3 x 5 | \$15.00 per year |
| 5 x 5 | \$25.00 per year |
| 3 x 10 | \$30.00 per year |
| 5 x 10 | \$45.00 per year |
| 10 x 10 | \$70.00 per year |
| Drilling of Boxes | \$100.00 Plus Locksmith Fees |
| Lost Safe Deposit Box Key | \$10.00 Plus Locksmith Fees |

| ATM/Debit Card Fees | |
|----------------------|---|
| ATM Usage Fee | \$2.00 each transaction at ATM not owned or affiliated with CCU |
| Card Replacement Fee | \$5.00 each |
| Rushed Card Mailer | \$60.00 each |

| Other Service Fees | |
|-----------------------------|--|
| Account Closure Fee | \$5.00 if account closed within 6 months |
| Account Research | \$20.00 per hour (\$20.00 minimum) |
| Official Check | \$3.00 per check |
| Official Check Stop Pay Fee | \$30.00 per request |
| Money Order | \$2.00 per money order |
| Travel Card | \$6.95 for Initial Use \$2.95 per Companion Card \$4.00 per Reload at CCU Branch |

| Other Service Fees (continued) | |
|---------------------------------------|---|
| Gift Card | \$3.50 each |
| Reloadable Debit Card | \$6.95 for Initial Use \$4.00 per Reload at CCU Branch |
| ACH Stop Payment Fee | \$25.00 per item |
| Statement Copy Fee | \$3.00 per copy per month |
| FedEx Mail Fee | \$40.00 per mailing |
| Wire Transfer (Outgoing/Domestic) | \$15.00 per transfer |
| Inactive Account Processing Fee | \$5.00 per month after 6 months inactivity and balance < \$100.00 |
| Returned Statement Processing Fee | \$5.00 per month |
| Check Cashing | 1.00% Account balance is < \$100.00 and has no other CCU Services |
| Photocopy of Paid Item Fee | \$3.00 per item – two per month free |
| Fax Copy of Paid Item | \$5.00 per item |
| Collection Item | \$10.00 per item |
| Deposited Item Return Fee | \$10.00 per item from 3rd Party |
| Deposited Item Return Fee | \$30.00 per item from Member's Account |
| Returned DBO or External Transfer | \$30.00 per item |
| Legal Processing (Garnishment/Levies) | \$50.00 and cost per item |
| Temporary Checks | \$5.00 per set of 8 |
| Online – Stop Payment Fee | \$20.00 per request* |
| In Branch/Phone – Stop Payment Fee | \$30.00 per request* |

| Loan Fees | |
|----------------------------|--|
| Loan Late Payment | 5.00% of Payment due (minimum \$25.00) |
| ECM Phone Payment** | \$15.00 per Payment |
| ECM Web Payment** | \$5.00 per Payment |
| Refinance Current CCU Loan | 1.00% of Loan Balance |
| Returned Payment*** | \$25.00 per Payment |
| Skip-A-Payment Fee | \$25.00 |

* per series of checks

** using debit/credit card

***Check, ACH, Debit/Credit Card

Locations

Capitol Credit Union
P.O. Box 81647
Austin, TX 78708

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