

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION 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
	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	
Savings Accounts	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	-
Kasasa Saver Qualifications Met (See Section 2)	\$100,000 and below /	Monthly	Monthly	Monthly (Calendar)	\$25.00	--	--	Average Daily Balance	-
Qualifications Not Met (See Section 2)	\$100,000.01 or greater / to /								
IRA Savings Account	/	Monthly	Monthly	Monthly	--	--	--	Average Daily Balance	Account Limitation Apply

### 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 accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. 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. The Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 Debit card purchases that post and settle your account; 2) have one ACH debit or credit or direct deposit settle your account; 3) be enrolled in and log in to Online Banking monthly; 4) be enrolled to receive e-statements. The monthly qualification cycle is defined as a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the

account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Kasasa Saver 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. Each dividend rate will apply only to that portion of the account balance within each balance range if you meet the minimum qualification requirements. If you do not meet all of the minimum qualification requirements during the calendar month, the third dividend rate and annual percentage yields as listed in the rate schedule will apply to the entire balance in your account.



**Kasasa Saver.** The Kasasa Saver account is available only to holders of a Kasasa Cash or Kasasa Cash Back account.

**3. ACCOUNT LIMITATIONS** — For IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time.

**4. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**5. 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.

**6. 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 Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**7. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings 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 accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. 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.

**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. You agree we may charge a fee for returning, rejecting, or paying transactions presented or submitted that would exceed the available balance in your account. You further agree we may charge a fee each time a transaction is presented or submitted for payment even if the same transaction is presented or submitted multiple times.

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. 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.

## LOCATIONS

**Capitol Credit Union**  
**PO Box 81647**  
**Austin, TX 78708**  
**Phone(512)477-9465**  
**Toll Free: (800) 486-4228**  
**Fax (512) 719-4521**  
**Web Address: www.ccutx.org**

**North**  
**11920 Alterra Parkway Suite 136**  
**Austin, TX 78758**

**South**  
**133 East Ben White Blvd.**  
**Austin, TX 78704**

**Downtown**  
**1718 Lavaca St**  
**Austin, TX 78758**

**10. 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	\$5.00
Number of Shares Required	1

