



CAPITOL CREDIT UNION

P.O. Box 81647
 Austin, Texas 78708
 (512) 477-9465 (800) 486-4228
 www.ccutx.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

July 1, 2023

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 | |
| Capitol Free Checking Account | 0.01% / 0.01% | Monthly | Monthly | Monthly (Calendar) | \$25.00 | — | \$1,500.00 | Average Daily Balance | - |
| Capitol Plus Money Market Account | \$2,500 to \$49,999.99 1.05% / 1.05% \$50,000 to \$99,999.99 1.05% / 1.05% \$100,000 to 149,999.99 1.15% / 1.15% \$150,000 to \$249,999.99 1.25% / 1.25% \$250,000 or Greater 2.00% / 2.00% | Monthly | Monthly | Monthly (Calendar) | \$2,500.00 | \$2,500.00 | \$2,500.00 | Average Daily Balance | - |
| Kasasa Cash Qualifications Met (See Section 2) | \$15,000.00 and below 6.00% / 6.00% | Monthly | Monthly | Monthly (Calendar) | \$25.00 | -- | -- | Average Daily Balance | -- |
| Qualifications Not Met (See Section 2) | \$15,000.01 or Greater 1.00% / 4.00% | | | | | | | | |
| Fresh Start Checking | -- | - | -- | -- | \$25.00 | -- | -- | -- | -- |
| Kasasa Cash Back | -- | -- | -- | -- | \$25.00 | -- | -- | -- | -- |
| Kasasa Play | -- | -- | -- | -- | \$25.00 | -- | -- | -- | -- |
| Freedom Checking | -- | -- | -- | -- | \$25.00 | -- | -- | -- | -- |

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.

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; and 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 and Kasasa Cash 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 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 Cash. For Kasasa Cash accounts, we will refund up to \$15.00 (max. \$4.99 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of \$5.00 or greater to receive the refund. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, ATM fees will not be refunded to you. One Kasasa Cash account or Kasasa Cash account with Kasasa Saver account is allowed per social security number.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 3.00% cash back on up to \$300.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$15.00

(max. \$4.99 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of \$5.00 or greater to receive the refund. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned, and fees refunded will remain in your Kasasa Cash Back account. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Kasasa Cash Back account or Kasasa Cash Back account with Kasasa Saver account is allowed per social security number.

Kasasa Play. For Kasasa Play accounts, you will earn refunds, up to a combined, aggregate maximum of \$15 on debit card purchases made with music, video, gaming and other digital streaming services identified at <https://www.kasasa.com/play-partners>, (and on our website) that post and settle to your account during that cycle period when you meet your monthly qualification requirements. Your account's debit card may be used for any transaction, but the account's streaming services' refunds are only valid at and will only be applied to debit card purchases made with one of our identified retailers. Refer to <https://www.kasasa.com/play-partners>, and our website, or visit one of our locations for a current list Kasasa Play merchants. In addition, we will refund up to \$15.00 (max of \$4.99 per single transactions) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of \$5.00 or greater to receive the refund. ATM refunds will be paid on the last business day of the month. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, refunds earned on your Kasasa Play account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, refunds earned, and fees refunded will remain in your Kasasa Play account. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, you will not earn the debit card refunds, and ATM fees will not be refunded to you. One Kasasa Play account or Kasasa Play account with Kasasa Saver account is allowed per social security number.

FREEDOM CHECKING ACCOUNT. For Freedom Checking accounts, you may qualify for a \$250 overdraft tolerance if you meet the minimum requirements: 1) have one ACH credit or direct deposit settle your account for a minimum of \$250 every 30 calendar days; 2) be enrolled in and log in to Online Banking every 30 calendar days; and 3) be enrolled to receive e-statements. If you do not meet the minimum qualification requirements during a 30-calendar day period, your account will be disqualified from the Overdraft Tolerance Limit and all transactions exceeding your available balance will be returned as Non-Sufficient Funds. The entire balance in your account may not be available for withdrawal, transfer or paying an item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account.

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

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.

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.

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.

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.

**Fees Not Applicable to Freedom Checking Accounts

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

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

Downtown

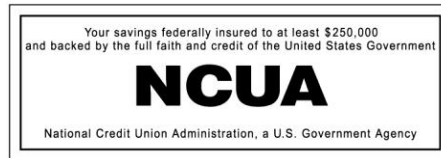
1718 Lavaca St
Austin, TX 78758

North

11920 Alterra Parkway Suite 136
Austin, TX 78758

South

133 East Ben White Blvd.
Austin, TX 78704



Purpose and Expected Use of Kasasa Account(s): This account is intended to be the account holder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Capitol Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Account holders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a Capitol Free Checking account or closed altogether. We also reserve the right to convert the account to a Capitol Free Checking account if the account does not have consistent active use over 12 consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Capitol Credit Union check for the remaining balance, if applicable, will be mailed to account holder at the address indicated on our current records. Upon termination of your Kasasa branded account, any optional add-on products / services associated with this account will also be terminated at the same time.

FEE SCHEDULE

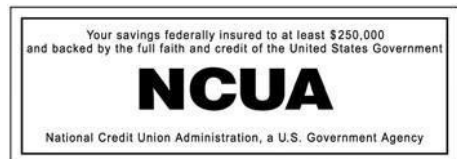
| CHECKING ACCOUNT FEES | |
|--|---|
| NSF Fee ***^ | \$34.50/Item |
| Check Reorder w/o Reorder Form | \$3.00 |
| Extended Coverage/Courtesy Pay ^ | \$31.00 |
| InControl Checking | \$2.99 per month |
| Fresh Start Checking Fee | \$15 per month |
| CAPITOL PLUS MONEY MARKET FEES | |
| Low Balance | \$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/Item |
| SAFE DEPOSIT BOX FEES | |
| 3 x 5 | \$15.00/Year |
| 5 x 5 | \$25.00/Year |
| 3 x 10 | \$30.00/Year |
| 5 x 10 | \$45.00/Year |
| 10 x 10 | \$70.00/Year |
| Drilling of Boxes | \$100/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/Hour (\$20 minimum) |
| Official Check | \$3.00/Check |
| Official Check Stop Pay Fee | \$30.00/Request |
| Money Order | \$2.00/Per Money Order |
| Travel Card | \$6.95/Initial Use \$2.95/Companion Card \$4.00/Reload at CCU Branch |
| Gift Card | \$3.50/Each |
| Reloadable Debit Card | \$6.95/Initial Use \$4.00/Reload at CCU Branch |
| ACH Stop Payment Fee | \$25.00/Item |
| Statement Copy Fee | \$3.00/Copy per Month |
| FedEx Mail Fee | \$40.00/Mailing |
| Wire Transfer (Outgoing/Dom.) | \$15.00/Transfer |
| Inactive Account Processing Fee | \$5.00/Month after 6 months inactivity and balance <\$100 |
| Returned Statement Processing Fee | \$5.00/Month |
| Check Cashing | 1%/Account balance is < \$100 and has no other CCU Services |
| Photocopy of Paid Item Fee | \$3.00/Item-two per month free |
| Fax Copy of Paid Item | \$5.00/Item |
| Collection Item | \$10.00/Item |
| Deposited Item Return Fee | \$10.00/Item From 3rd Party |
| Deposited Item Return Fee | \$30.00/Item from Member's Account |
| Returned DBO or External Transfer | \$30.00/Item |
| Legal Processing (Garnishments/Levies) | \$50.00 + cost/Item |
| Temporary Checks | \$5.00/Set of 8 |
| Online - Stop Payment Fee | \$20.00/Request * |
| In Branch/Phone - Stop Payment Fee | \$30.00/Request * |

| LOAN FEES | |
|----------------------------|------------------------------|
| Loan Late Payment | 5% of Payment due (min \$25) |
| ECM Phone Payment** | \$15.00/Payment |
| ECM Web Payment ** | \$5.00/Payment |
| Refinance Current CCU Loan | 1% of Loan Balance |
| Returned Payment *** | \$25.00/Payment |
| Skip-A-Payment Fee | \$25.00 |

Locations

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 Web Address: www.ccutx.org
 Downtown
 1718 Lavaca Street
 Austin, TX 78701
 North
 11920 Alterra Parkway Suite 136
 Austin, TX 78758
 South
 133 East Ben White Blvd.
 Austin, TX 78704



* per series of checks **using debit/credit card ***Check,ACH,Debit/Credit Card ^Not applicable to Freedom Checking