

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE 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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Capitol Free Checking Accounts	\$1,500.00 to \$49,999.99 / \$50,000.00 to \$98,999.99 / \$99,000.00 or greater /	Monthly	Monthly	\$25.00	—	\$1,500.00	Average Daily Balance	—
Capitol Plus Money Market Accounts	\$2,500.00 to \$49,999.99 / \$50,000.00 to 9 ,999.99 / \$,000.00 - /	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	-
IRA Savings Accounts	/	Monthly	Monthly	—	—	—	Average Daily Balance	Account limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Capitol Free Checking and Capitol Plus Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts,

once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest.

4. 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 Capitol Plus Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the crediting period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Capitol Free Checking and Capitol Plus Money Market accounts, there is a minimum average



daily balance required to earn the annual percentage yield disclosed for the crediting 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, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting 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.

5. ACCOUNT LIMITATIONS — For IRA Savings accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Capitol Free Checking accounts, no account limitations apply.

6. 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 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.

7. 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
Membership Fee	\$1.00

8. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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

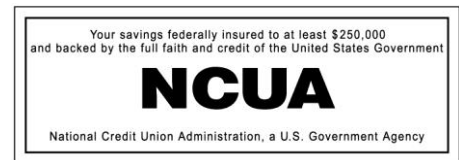
Capitol Credit Union
P.O. Box 81647
Austin, TX 78708
Phone: (512) 477-9465
Toll Free Number: (800) 486-4228
Fax: (512) 719-4521
Web Address: www.ccutx.org

Downtown
1718 Lavaca Street
Austin, TX 78701

North
11902 A Burnet Road
Austin, TX 78758

North - Coming Soon
11920 Alterra Parkway Suite 136
Austin, TX 78758

South
133 East Ben White Blvd.
Austin, TX 78704



FEE SCHEDULE

CHECKING ACCOUNT FEES	
NSF Fee Check, ACH, ATM/Debit Card, Bill Pay)	\$34.50/Item
Check Reorder w/o Reorder Form	\$3.00
Extended Coverage/Courtesy Pay	\$31.00
InControl Checking	\$2.99 per month
CAPITOL PLUS MONEY MARKET ACCOUNT 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
OTHER SERVICE FEES	
Temporary Checks	\$5.00/Set of 8
Overdraft Share Transfer Fee	\$5.00/Item
Online - Stop Payment Fee	\$20.00/Request *
In Person/Phone - Stop Payment Fee	\$30.00/Request *

OTHER SERVICE FEES	
Account Closure Fee	\$5.00/if account closed within 6 Months
Membership Fee	\$1.00/lifetime membership
Account Reconciliation	\$20.00/Hour (\$20 minimum)
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 Gift Card	\$6.95/Initial Use \$4.00/Reload at CCU Branch
ACH Stop Payment Fee	\$25.00/per request
Statement Copy Fee	\$3.00/Copy per Month
FedEx Mail Fee	\$40.00/Mailing
Western Union & Wire Transfer (Outgoing/Dom.)	\$15.00/Transfer
Inactive Account Processing Fee	\$5.00/Month after 6 months inactivity and balance <\$100
Bill Pay Inactive Account Processing Fee	\$5.00/month after 3 months inactivity
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 Bank draft or External Transfer	\$30.00/Item
Notary Services-Non-Member	\$10.00/Item
Coin Counting Non-Member/Savings Only	3% Per Coin Ticket

OTHER SERVICE FEES	
Legal Processing/Garnishments/Levies	\$50.00+cost/Item
LOAN FEES	
Loan Late Payment**	5% of Payment due (min \$25)
ECM Phone Payment using Debit or Credit Card	\$15.00/Payment
ECM Web Payment using Debit or Credit Card	\$5.00/Payment
Refinance Current CCU Loan	1% of Loan Balance
Returned Payment (Check, ACH, Debit/Credit Card)	\$25.00/Payment
Skip-A-Payment Fee	\$25.00
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
Pin Reissue Fee	\$5.00/Each
Rushed Card Mailer	\$60.00/Each


LOCATIONS

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

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

*per series of checks