

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Christmas Club Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	Account withdrawal limitations apply.
Share (Savings) Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Fund Accounts	/ / / /	Daily	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special/Vacation Share (Savings) Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	---
IRA Share (Savings) Accounts	/	Daily	Monthly	Monthly (calendar)	---	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Absolutely Free Share Draft (Checking) Accounts	/	---	---	---	---	---	---	---	---
Plus Share Draft (Checking) Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	---
Fifty Plus Share Draft (Checking) Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	---
Rewards Share Draft (Checking) Accounts	/	Daily	Quarterly	Quarterly (calendar)	---	---	---	Average Daily Balance	---
Investor's Link Share Draft (Checking) Accounts	/ / / /	Daily	Monthly	Monthly (calendar)	---	---	---	Average 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 Christmas Club, Share (Savings), Special/Vacation Share (Savings), Plus Share Draft (Checking), Fifty Plus Share Draft (Checking) and Rewards Share Draft (Checking) accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Fund, IRA Share (Savings) and Investor's Link Share Draft (Checking) accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union

anticipates paying for the applicable dividend period. The Money Market Fund and Investor's Link Share Draft (Checking) accounts are Tiered Rate accounts. If your Average Daily Balance is from \$0.00 to \$1,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 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. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share (Savings) account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum

opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Plus Share Draft (Checking), Rewards Share Draft (Checking) and Investor's Link Share Draft (Checking) accounts, there is a minimum Average Daily Balance required to avoid a service fee for the calendar month. If the minimum average daily balance is not met during the calendar month, there will be a service fee as stated in the Fee Schedule. For Share (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 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 on 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Share (Savings), IRA Share (Savings) and Money Market Fund 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 to another account of yours on or after November 1st and the account will remain open. If you wish to access the funds in your Christmas Club account at any other time, you may close it. For Special/Vacation Share (Savings), Absolutely Free Share Draft (Checking), Plus Share Draft (Checking), Fifty Plus Share Draft (Checking), Rewards Share Draft (Checking) and Investor's Link Share Draft (Checking) accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees 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 debit card 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 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 Fee Schedule 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.

FEE SCHEDULE

Plus Share Draft (Checking) Account Fees

- Service..... \$ /Month
If minimum average daily balance is not met

Rewards Share Draft (Checking) Account Fees

- Service..... \$ /Month
If minimum average daily balance is not met

Investor's Link Share Draft (Checking)

Account Fees

- Service..... \$ /Month
If minimum average daily balance is not met
- Excessive Share Draft Fee..... \$ /Item
Over ten (10) per month

Share (Savings)/Money Market Fund Account Fees

- Excessive Withdrawal..... \$ /Occurrence
for each withdrawal in excess of six (6) per calendar month

Share Draft (Checking) Account Fees

- Overdraft..... \$ /Item
- NSF..... \$ /Item
- Uncollected Funds..... \$ /Item
- Returned Item..... \$ /Item
- Stop Payment..... \$ /Request
- Postdated Item Request..... \$ /Request
- Photocopy of Check..... \$ /Request
(Two free per month)
- Counter Check..... \$ /Twelve (12)
Checks
- Share Draft (Checking) Printing..... Varies

Other Service Fees

- Items Sent for Collection..... \$ /Item
- Wire Transfer (Outgoing)..... \$ /Transfer
- Change Order..... \$ /Order
- Cashier Check..... \$ /Check
- Money Order..... \$ /Item
- Account Reconciliation..... \$ /Hour
(minimum charge)
- Account Research \$ /Hour
(minimum charge)
- Statement Copy..... \$ /Copy
- Account Activity Printout..... \$ /Printout
- Deposited Item Return..... \$ /Item
- Shared Branch Deposited Item Return..... \$ in addition to CU \$ Fee
- Primary Share (Savings) Account Closure..... \$ /Account
()
- Automatic Transfer..... \$ /Transfer
- Photocopy..... \$ /Copy
- Return Statement..... \$ /Statement
- Tax Information..... \$ /Request
- International Collection Items \$ /Item + Cost
- Legal Fees \$ /plus attorney
(includes levies, writs and garnishments) fees

Pop Money Fees

- Next Day Withdrawal/Transfer..... \$ /Transfer
- Request Money..... \$ /Request
- Stop Payment..... \$ /Request
- NSF..... \$ /Item
(in addition to CU NSF Fee)

Pop Money Fees (Continued)

- Overdraft..... \$ /Item
- Returned Item..... \$ /Item
(in addition to CU \$ Returned Item Fee)
- Uncollected Funds..... \$ /Item
(in addition to CU \$ Uncollected Funds Fee)

EFT Fees

- Nonproprietary ATM/Debit Card Withdrawal/Transfer..... \$ /Item
- Debit Card Replacement..... \$ /Card
- ATM/Debit Card Overdraft..... \$ /Item
- ACH Overdraft..... \$ /Item
- ACH NSF..... \$ /Item
- ACH Returned Item..... \$ /Item
- Nonproprietary ATM Inquiry..... \$ /Inquiry
- Uncollected Funds..... \$ /Item
- Pre-Authorized EFT - NSF..... \$ /Item

Home Banking/Electronic PC Fees

- NSF..... \$ /Item
(in addition to CU NSF Fee)
- Stop Payment..... \$ /Request
- CD Payment History Order..... \$ /Request

Safe Deposit Box Fees

- Annual Rental Size 3x5..... \$
- Annual Rental Size 3x10..... \$
- Annual Rental Size 5x10..... \$
- Annual Rental Size 10x10..... \$
- Annual Rental Size 11x16..... \$
- Drilling of Boxes..... \$ /Box
- Replacement Key Fee..... \$ /Key

Share Value

- Par Value of One Share..... \$
The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

FivePoint Credit Union

1.800.825.8829
409.962.8793
Fax: 409.984.2321

www.5pointcu.org
Email: info@5pointcu.org

Mailing Address:
P.O. Box 1366
Nederland, TX 77627

Federally Insured by NCUA.

