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TRUTH IN SAVINGS DISCLOSURE

Effective Date: _____

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. The Credit Union may offer other rates for these accounts from time to time. Please contact the Credit Union to obtain current rate information.

RATE AND BALANCE INFORMATION – Regular Share Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	DIVIDENDS			BALANCE REQUIREMENTS				Account Limitation
			Compounded	Credited	Dividend Period	Minimum Opening Balance	Minimum Balance to Avoid Service a Fee	Minimum Balance to Earn the APY	Balance Method to Calculate Dividends	
<input type="checkbox"/> Regular Share	%	%	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$25.00	\$25.00	Average Daily Balance	Account Transfer and withdrawal limitations apply

Maturity Date: _____

RATE AND BALANCE INFORMATION – Share Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	DIVIDENDS		Dividend Period	Minimum Opening Deposit	Additional Deposits	Withdrawals	Renewable
				Compounded	Credited					
<input type="checkbox"/> Share Certificate										
90 Days	%	%	Fixed Rate	Quarterly	Quarterly	Account's Term	\$5,000.00	Allowed No Limit	Allowed – See Transaction Limitations section	Automatic
6 Month	%	%								
12 Month	%	%								
24 Month	%	%								
36 Month	%	%								
_____ Month	%	%								

FEES AND CHARGES

General Fees

Account Closure

Photocopy
 Returned Mail
 Statement Copy

Account Research/Reconciliation

Telephone Transfer (by staff member, not Audio response or ATM)

Deposit Item Return

Western Union

Inactive Account

Wire Transfer (Incoming)

Items sent to Collection

Wire Transfer (Outgoing)

Legal Process (tax, levies, summons)

Membership

Stop Payment

Specific Account Fees

Regular Share – Excessive Withdrawal Fee

The rates appearing with this Schedule are accurate as of the 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.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US AND ARE PROVIDED AS REQUIRED BY THE TRUTH-IN-SAVINGS ACT. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

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).

COMMON FEATURES

MEMBERSHIP. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

❖ Par Value of One Share	\$25.00
❖ Number of Shares Required	1
❖ Membership Fee	\$10.00

FEDERALLY INSURED AND REGULATED. Member accounts are insured to an aggregate of \$250,000.00 by the National Credit Union Administration (NCUA), an agency of the U.S. government.

REGULAR SHARE ACCOUNTS

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 Regular Share 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 on page 1.

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

Dividends Compounding and Crediting — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule on page 1. The dividend period is the period 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.

Balance Information — To open any account, you must deposit or already have on deposit the minimum required share(s) in a regular share 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 on page 1. For Regular Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule on page 1. For Regular Share 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 on page 1. For accounts using the average daily balance method as stated in the Rate Schedule on page 1, 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.

Account Limitations — For Regular Share 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.

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 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.

SHARE CERTIFICATE ACCOUNTS

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 Share Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Dividend Period — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

Dividends Compounding and Crediting — The compounding and crediting frequency of dividends are stated in the Rate Schedule on page 1. For Share Certificate accounts, at your option, you may choose to have dividends credited to your certificate account or paid to you by check. If you elect to have dividends paid to you by check, compounding will not apply.

Balance Information — To open any account, you must deposit or already have on deposit the minimum required share(s) in a regular share 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 on page 1. For accounts using the average daily balance method as stated in the Rate Schedule on page 1, 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.

Accrual of Dividends — For Share Certificate accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Certificate accounts, if you close your account before accrued dividends are credited; accrued dividends will not be paid.

Transaction Limitations — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule on page 1. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

Maturity — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty— We may impose a penalty if you withdraw funds from your account before the maturity date.

Amount of Penalty. For Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 1 year	\$25.00 or 90 days' dividends; whichever is greater
Terms of 1 year or greater	\$25.00 or 180 days' dividends; whichever

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

Renewal Policy — The renewal policy for your accounts is stated in the Rate Schedule page 1. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable — Your account is nontransferable and nonnegotiable.

