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## TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration 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 - SHARE SAVINGS AND CHECKING ACCOUNTS

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	See Paragraph 6
<input type="checkbox"/> Regular Share	<b>Refer to Rate Sche- dule</b>	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$100.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Market		Monthly	Monthly	Monthly (Calendar)	\$500.00	N/A	\$500.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Youth Share		Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$5.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> IRA		Monthly	Monthly	Monthly (Calendar)	\$250.00	N/A	\$250.00	Average Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Money Savers Club		Monthly	Monthly	Monthly (Calendar)	\$1.00	N/A	—	Average Daily Balance	—
<input type="checkbox"/> Checking		Monthly	Monthly	Monthly (Calendar)	\$25.00	N/A	\$300.00	Average Daily Balance	—
<input type="checkbox"/> Alamo 4-Me Checking		—	—	—	—	\$5.00	—	—	—

### 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 Regular Share, Money Market, Youth Share, IRA, Money Savers Club, and Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Regular Share** account is a tiered rate account. If your average daily balance is from \$100.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$25,000.00 or greater, the second dividend rate and annual percentage yield listed for this account will apply.

greater, the second dividend rate and annual percentage yield listed for this account will apply. The **Money Market** account is a tiered rate account. If your average daily balance is from \$500.00 to \$2,499.99, 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 \$2,500.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 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. The **IRA** account is a tiered rate account. If your average daily balance is from \$250.00 to \$29,999.99, 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 \$30,000.00 to \$59,999.99,

the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$60,000.00 or greater, the third 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 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.

**4. ACCRUAL OF DIVIDENDS** — For all 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 not 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 any account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Share, Money Market, Youth Share, IRA, and Checking 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 Regular Share, Money Market, Youth Share, and IRA 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 Money Savers Club accounts, the entire balance less \$1.00 will be transferred to your Savings account on or after December 1 and the account will remain open. In addition, deposits for these accounts are limited to \$200.00 per month. For Youth Share accounts, eligible members must be 18 years of age or under. At age 19, balances will be transferred to a Regular Share account. For Checking and Alamo 4-Me Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees may be imposed on each check, draft, item, debit card point of purchase, 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.

