

**COMMUNITY SERVICE CREDIT UNION**

250 FM 2821 Rd W
Huntsville, TX 77320
Phone: (936) 295-3980
Fax: (936) 295-3105

TRUTH-IN-SAVINGS DISCLOSURE**LAST DIVIDEND DECLARATION DATE:**

07/31/2022

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	
Regular Savings	\$100.00 to \$2,499.99 0.100% / 0.100% \$2,500.00 to \$4,999.99 0.100% / 0.100% \$5,000.00 to \$9,999.99 0.100% / 0.100% \$10,000.00 or greater 0.100% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$100.00	\$100.00	Daily Balance	Account withdrawal limitations apply.
Expeditions Savings	\$100.00 to \$2,499.99 0.100% / 0.100% \$2,500.00 to \$4,999.99 0.100% / 0.100% \$5,000.00 to \$9,999.99 0.100% / 0.100% \$10,000.00 or greater 0.100% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	—
IRA Savings	\$0.01 to \$9,999.99 0.100% / 0.100% \$10,000.00 to \$39,999.99 0.100% / 0.100% \$40,000.00 or greater 0.100% / 0.100%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$0.01	Daily Balance	—
Money Market	\$2,500.00 to \$9,999.99 0.250% / 0.250% \$10,000.00 to \$24,999.99 0.250% / 0.250% \$25,000.00 to \$49,999.99 0.250% / 0.250% \$50,000.00 to \$99,999.99 0.400% / 0.400% \$100,000.00 to \$249,000 0.450% / 0.450% \$250,000.00 or greater 0.500% / 0.500%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	—

Basic Plus Checking Basic Checking Advantage 55 Checking & Green Checking	\$500.00 to \$2,499.99 0.130% / 0.130%								
	\$2,500.00 to \$4,999.99 0.250% / 0.250%								
	\$5,000.00 to \$9,999.99 0.250% / 0.250%	Monthly	Monthly	Monthly (Calendar)	—	\$500.00	\$500.00	Daily Balance	—
	\$10,000.00 or greater 0.250% / 0.250%								
	0.250% / 0.250%								
	/	—	—		—	—	—		—

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 Savings, Expeditions Savings, IRA Savings, Money Market, and Basic Plus 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Savings, Expeditions Savings, IRA Savings, Money Market, and Basic Plus Checking 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. For tiered accounts, 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 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 Regular Savings, Expeditions Savings, IRA Savings, Money Market, and Basic Plus Checking accounts, 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 the minimum required

share(s) in any 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 Regular Savings, Money Market, and Basic Plus Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Expeditions Savings, IRA Savings, Money Market, and Basic Plus Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Regular Savings accounts, you may make three (3) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Expeditions Savings, IRA Savings, Money Market, Basic Checking, Basic Plus Checking, Expeditions Checking, Money Manager, and Green Checking accounts, no account limitations apply.

7. 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.

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.

8. 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	\$5.00
Number of Shares Required	1

9. 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.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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

NCUA

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



COMMUNITY SERVICE CREDIT UNION

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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:						08/01/2022			
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									
	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.400% / 0.400%								
12 Month	0.800% / 0.800%								
18 Month	0.310% / 0.310%								
24 Month	1.100% / 1.100%								
36 Month	1.260% / 1.260%								
48 Month	1.360% / 1.360%								
60 Month	1.410% / 1.410%								
	/								
<input type="checkbox"/> Mini Jumbo Certificate		Fixed Rate	\$40,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.450% / 0.450%								
12 Month	0.850% / 0.850%								
	/								
<input type="checkbox"/> Jumbo Certificate		Fixed Rate	\$75,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.450% / 0.450%								
12 Month	0.900% / 0.900%								
	/								
<input type="checkbox"/> IRA Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.400% / 0.400%								
12 Month	0.800% / 0.800%								
18 Month	0.310% / 0.310%								
24 Month	1.100% / 1.100%								
36 Month	1.260% / 1.260%								
48 Month	1.360% / 1.360%								
60 Month	1.410% / 1.410%								
	/								

<input type="checkbox"/> IRA Roth Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	0.800% / 0.800%								
24 Month	1.100% / 1.100%								
	/								
<input type="checkbox"/> IRA Education Certificate		Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	0.800% / 0.800%								
48 Month	1.360% / 1.360%								
	/								
<input type="checkbox"/> Mini Jumbo IRA Certificate		Fixed Rate	\$40,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.450% / 0.450%								
12 Month	0.850% / 0.850%								
	/								
<input type="checkbox"/> Jumbo IRA Certificate		Fixed Rate	\$75,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.500% / 0.500%								
12 Month	0.900% / 0.900%								
	/								
<input type="checkbox"/> Step Rate Certificate		Variable Rate - Member has discretion	\$5,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	1.000% / 1.000%								
	/								
<input type="checkbox"/> Step Rate Plus Certificate		Variable Rate - Member has discretion	\$10,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	1.050% / 1.050%								
	/								
<input type="checkbox"/> IRA Step Rate Certificate		Variable Rate - Member has discretion	\$5,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	1.000% / 1.000%								
	/								
<input type="checkbox"/> IRA Step Rate Roth Certificate		Variable Rate - Member has discretion	\$5,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	1.000% / 1.000%								
	/								
<input type="checkbox"/> IRA Educational Step Rate Certificate		Variable Rate - Member has discretion	\$10,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
24 Month	1.000% / 1.000%								
	/								

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 Certificate, IRA Certificate, IRA Roth Certificate, IRA Education Certificate, Mini Jumbo Certificate, Mini Jumbo IRA Certificate, Jumbo Certificate, and Jumbo IRA

Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Step Rate Certificate, IRA Step Rate Certificate, IRA Step Rate Roth Certificate, IRA Step Rate Education Certificate, Step Rate Plus Certificate, IRA Step Rate Plus Certificate, IRA Roth Step Rate Plus Certificate, and IRA Educational Step Rate Plus Certificate account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. 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.

2. 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.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your

option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. 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.

6. 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. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

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

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all 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 6 to 11 months	90 days' dividends
Terms of 12 to 23 months	180 days' dividends
Terms of 24 to 35 months	270 days' dividends
Terms of 36 to 47 months	365 days' dividends
Terms of 48 to 59 months	540 days' dividends
Terms of 60 months or greater	720 days' dividends

b. 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.

c. 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:

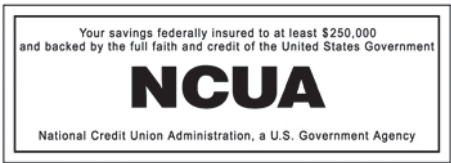
- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a 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.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. 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.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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	\$5.00
Number of Shares Required	1





Savings Account Fees

Fee	Regular Savings	Readishare <i>Grandfathered</i>	Money Market
Monthly Service Fee			\$10
Minimum Balance to Avoid Service Fee			\$2,500
Account Closing Fee	\$25 if closed within 180 days of opening		
Check Cashing Fee*	\$3		
Check Copy Fee			\$5 per check
Check Printing Fee			Varies depending on check style
Coin Counting Fee*	10% of amount counted	10% of amount counted	
Escheat Fee***	\$10	\$10	\$10
Excessive Withdrawal Fee <i>per withdrawal after three (3) withdrawals per calendar month</i>	\$1		\$10
Limited Relationship Fee**	\$5		
Non-Sufficient Funds (NSF) Fee	\$31 per declined transaction made against insufficient funds		
Postdated Item Fee			\$31 per postdated item
Stop Payment Fee	\$31 per item stopped, applies to ACH Debits and Money Market Checks		

*Applies when Savings Account Balance is less than \$1,000 and member has no other share or loan accounts with CSCU

**Applies when Savings Account Balance is less than \$100 and member has no other share or loan accounts with CSCU

***Assessed per account escheated to the State of Texas

Fee	Individual Retirement Account (IRA)
IRA Plan Account Termination Fee	\$10
Trustee to Trustee Transfer Out Fee	\$10



Checking Account Fees

Fee	Money Manager	Green Account	Basic Checking	Basic Plus Checking	Advantage 55 Checking Grandfathered
Monthly Service Fee	\$10			\$6	
Minimum Balance to avoid Service Fee				\$500	
Check Clearing Fee	\$2 per check				
Check Printing Fee			Varies depending on check style		
Check Copy Fee	\$5 per check; available free of charge with Online Banking				
Courtesy Pay Penalty Fee		\$31 per overdraft covered by an advance from CSCU			
Non-Sufficient Funds (NSF)Fee	\$31 per declined transaction made against insufficient funds				
Overdraft Transfer Fee	\$2 per overdraft covered by transfer from a savings account or line of credit				
Postdated Item Request Fee	\$31 per postdated item				
Account Re-Opening Fee	\$15 if account was open for fewer than six (6) months before being closed				
Stop Payment Fee	\$31 per item stopped				
Counter Check Fee 3 checks, 1 deposit ticket per page			\$3 per page		

ATM Access Fees

ATM Withdrawals, Balance Inquiries, and Transfers	\$2 per withdrawal, balance inquiry or transfer performed at machines not owned by CSCU, excluding Green Accounts
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Debit Card Fees - *No monthly charge to use or fee per transaction (excludes overdraft protection)*

Visa Debit Card Replacement of Lost Card Fee - Mailed	\$10
Visa Debit Card Replacement of Lost Card Fee - Instant Issue	\$5
Visa Debit Card Rush Order Fee	\$5 plus delivery charge

Online Banking and Bill Pay Fees - *No monthly service charge to use Online Banking or Bill Pay*

Paper Statement Option Fee	\$5 per statement
Same Day Payments Fee	\$9.95
Same Day Payments Fee - Popmoney	\$3
Stop Payment Fee	\$25 per item stopped



Other Service Fees	Fee for Service	No Fee Alternatives
Account Collection Fee	\$15 per account, applies to assignments of accounts for collection	
Account Garnishment Fee	\$50 per garnishment	
Account Judgment Fee	\$50 per judgment	
Account Legal Service Fee	\$50 per legal service	
Account Levy Fee	\$50 per levy	
Account Printout or History	\$3 per printout	Account history available through CSCU Online & Mobile, Text Banking
Account Reconciliation Fee	\$25 per hour, minimum of one (1) hour	CSCU Online - 21 months of eStatements available
Account Research Fee	\$25 per hour, minimum of one (1) hour	
Account Transaction Document Copy	\$5 per document; must provide date and amount of transaction, else research fee applies	
Cashier's Check Fee	\$3 per check	
Cashier's Check Copy Fee	\$5 per check	
Cashier's Check Reissue Fee	\$5 per check	
Cashiers's Check Stop Payment Fee	\$31 per item stopped	
Collection Item Fee - Incoming	\$20 per item	
Collection Item Fee - Outgoing	\$30 per item plus any pass thru charges	
Document Copy / Fax Fee	\$1 per page	
Expedited Delivery Charge	\$5 plus delivery cost	
Mail Return Fee - Check Order	\$5 plus delivery cost	
Mail Return Fee - No New Address	\$5 per item returned	
Paper Statement w/ Online Banking Fee	\$5 per month	CSCU Online - 21 months of eStatements available
Returned Deposit Item Fee	\$31 per item	
Statement Copy Fee	\$5 per statement	CSCU Online - 21 months of eStatements available
Telephone Inquiry Fee	\$1 per inquiry, limited to the last three (3) cleared checks	Account history available through CSCU Online & Mobile, TeleAccess
Telephone Transfer Fee	\$5 per transfer	Transfer function available through CSCU Online & Mobile, TeleAccess
Third Party Check Acceptance Fee	\$15 per check endorsed over to member	
Verification of Deposit Fee	\$15 per verification	
Wire Transfer Fee - International	\$45 per transfer	
Wire Transfer Fee - Incoming Domestic	\$10 per transfer	
Wire Transfer Fee - Outgoing Domestic	\$20 per transfer	

Other Service Fees

Loan Servicing Fees	Fee for Service	No Fee Alternatives
Late Payment Fee <i>Assessed on the 16th day after the loan payment due date</i>	5% of Loan Payment Amount	
Loan Payment by Phone - Debit/Credit Card <i>Fee, per payment amount</i>	\$5 - \$100: \$5 per payment \$101 - \$300: \$10 per payment \$301 - \$500: \$15 per payment \$501 - \$700: \$20 per payment \$701 - \$1,000: \$25 per payment	Self-Service ACH Payments available through www.cscutx.com using the "Make a Payment Online" button
Loan Payment by Internet - Debit/Credit Card <i>Fee, per payment amount</i>	\$5 - \$100: \$5 per payment \$101 - \$300: \$10 per payment \$301 - \$500: \$15 per payment \$501 - \$700: \$20 per payment \$701 - \$1,000: \$25 per payment	Self-Service ACH Payments available through www.cscutx.com using the "Make a Payment Online" button
Lost Title / Title Replacement Fee	\$20 per title	
Non-Sufficient Funds Payment	\$31	
Skip A Payment Fee	\$25 per skip	

Visa Credit Card Servicing Fees	Fee for Service	No Fee Alternatives
Foreign Transaction Fee	1% of each transaction in US dollars	
Late Payment Fee	\$25	
Replacement Card Fee	\$25	
Returned Payment Fee	\$28	

Fees Assessed to Non-Members	Fee for Service	No Fee Alternatives
Coin Counting Fee	10% of amount counted	
Notary Fee	\$10 per document	
On-Us Check Cashing Fee	\$5 per check drawn on CSCU	