

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ New Account

☐ Request for Information

Account Type	EFFECTIVE DATE:		
	VARIABLE RATE		
	BALANCE	DECLARED DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Primary Share ⁽¹⁾		_____ %	_____ %
☐ Special Savings ⁽¹⁾		_____ %	_____ %
☐ Advantage Savings ⁽¹⁾⁽²⁾	\$0.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 & Greater	_____ %	_____ %
☐ Penny Panda Primary Share ⁽¹⁾		_____ %	_____ %
☐ Traditional IRA Savings ⁽¹⁾		_____ %	_____ %
☐ Roth IRA Savings ⁽¹⁾		_____ %	_____ %
☐ Christmas Club ⁽¹⁾		_____ %	_____ %
☐ EZ Business Primary Share ⁽¹⁾		_____ %	_____ %
☐ Max Money Market ⁽¹⁾⁽²⁾	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 & Greater	_____ %	_____ %
☐ Interest Checking ⁽¹⁾		_____ %	_____ %
☐ Advantage Money Market Checking ⁽¹⁾⁽²⁾	\$0.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE		
	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Term Share(3)	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
☐ Traditional IRA Term Share(3)	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
☐ Roth IRA Term Share(3)	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
	_____	_____ %	_____ %
☐ Options +Term Share(3)	_____	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier that is commensurate with the average daily balance for the dividend period.

(3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (214) 874-6943.

Schedule of Fees & Charges

Account Closed within First Year of Opening	\$25.00
Account History	\$5.00 per month
Account History using ET	FREE
Account Reconciliation (1 hour minimum)	\$25.00 per hour
Account Research (1 hour minimum)	\$25.00 per hour
Account Transfer using ET	FREE
Account Transfer (employee assisted)	\$5.00
ATM/VISA Debit Card Replacement (lost Cards)	\$5.00
ATM Withdrawal Fee (in excess of 6 per month)	\$1.00 per withdrawal
Automatic Transfer for Overdraft	\$5.00 per occurrence
Bad Address (returned statement/mail)	\$15.00
Cashier Check	\$5.00 each
Check Printing	varies
Checks Returned	\$30.00 each
Checks Presented for Payment from a Foreign Country (excluding Canada)	\$15.00 each
Check Cashing for Non-Members	\$15.00
Dormant Account Fee	\$5.00 per quarter
Early Closure Fee (within first 90 days of Account opening)	
Traditional IRA Savings	\$25.00
Roth IRA Savings	\$25.00
Early Withdrawal Fee (withdrawals occurring on any day other than October 31st)	
Christmas Club	\$10.00
Excess Withdrawal Fee (more than 3 per month)	
Advantage Savings	\$10.00 per withdrawal
Max Money Market	\$10.00 per withdrawal
Advantage Money Market Checking	\$10.00 per withdrawal
Fax Service	\$1.00 per page
Levy/Garnishment	\$75.00 each
Minimum Balance Fee	
Advantage Savings	\$10.00 per month
Advantage Money Market Checking	\$10.00 per month
Money Order	\$5.00
NSF (Non-Sufficient Funds) Fee	
Draft, ACH, ATM Card & Debit Card	\$30.00 per item
Photocopy of Check	\$5.00
Safe Deposit Box Rental Fee	
3" X 5"	\$25.00 annually
5" X 5"	\$30.00 annually
3" X 10"	\$40.00 annually
5" X 10"	\$60.00 annually
10" X 10"	\$90.00 annually
Safe Deposit Box Lost Key Replacement	\$60.00
Safe Deposit Box Drilling	\$150.00
Statement Copy	\$5.00 per month
Stop Payment	\$30.00
Temporary Check (limit 8 in one month period)	\$2.00 each
Wire transfers	
Outgoing Domestic	\$20.00
Outgoing International	\$40.00
Incoming Domestic	\$10.00
Incoming International	\$15.00