

# Promotional 8-Month CD

## Truth-in-Savings Rate Disclosure



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This Truth-in-Savings Rate Disclosure explains current terms, rates, and fees applicable to the Promotional 8-Month Certificate of Deposit we are offering for a limited time. This offer is available to consumers. We may offer other rates and require other fees or amend the rates, fees, and other terms and conditions of accounts from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

### Rates, Terms, and Fees Effective October 22, 2025

Effective October 22, 2025	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Com- pounded & Credited	Dividend Period
<b>8 Month Promotional Certificate (Regular and Jumbo)</b>	4.17%	4.25%	Regular CD \$500/ Jumbo CD \$100,000	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly

### Truth-in-Savings Disclosures

The following terms apply to the limited time only Promotional 8-Month CD:

#### 1. Rate Information

The Dividend Rate and Annual Percentage Yield are indicated above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above.

For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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. Nature of Dividends

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

#### 3. Compounding and Crediting

Dividends will be compounded and credited as indicated above. 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

Dividends will begin to accrue on cash and noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid. See Certificate Account Features for Early Withdrawal Penalties assessed on CD's.

#### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

#### 6. Certificate Account Features

##### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

##### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

##### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The amount of the penalty is based on the account term. For account terms of 12 months or less, the penalty is 90 days' dividends on the account.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of dividends that would be earned on the amount withdrawn. If the accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account to you before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

##### d. Renewal Policy

All Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. 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. Promotional Certificates will not renew for the same term but will renew to the next lowest regular Certificate or jumbo Certificate (as applicable) term available.

##### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

##### g. Promotional Certificates Features

Member or joint owner must be a resident of Brazoria County to be eligible. 8 Month Promotional CD is not eligible for the Rate Boost Program or as an IRA Certificate of Deposit.

**This credit union is federally insured by the  
National Credit Union Administration.**

## Fee Schedule

Account Printout (First page).....	\$2.00	Money Order.....	\$3.00
Account Printout (Additional pages) .....	\$1.00	Non-Sufficient Funds* (ACH).....	\$32.00/presentation
Account Reconciliation .....	\$10.00 per hour	Non-Sufficient Funds* (ATM withdrawal) ....	\$32.00/presentation
ACH Manual Posting .....	\$10.00	Non-Sufficient Funds* (Check) .....	\$32.00/presentation
Any Overnight Deliveries.....	Current FedEx or UPS Rate	Non-Sufficient Funds* (Debit Card Purchase)	
ATM Withdrawal (Foreign Currency) .....	1%	.....	\$32.00/presentation
Back-up Withholding .....	\$50.00	<i>*A Non-Sufficient Funds (NSF) Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate Fee.</i>	
Bill Pay for Personal Accounts .....	Free	Notary for Non-members (Each stamp).....	\$5.00
Cancelled Check Copy		Opportunity Checking	
First 2 per statement.....	Free	Monthly account fee.....	\$5.00
Additional.....	\$3.00 each	(Will be waived if you use direct deposit or ACH for a total of \$400 in any given month)	
Cancelled CU Check Copy (must be in writing).....	\$5.00	Overdraft.....	\$32.00
Cashier's Check .....		(May apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means)	
Member .....	\$3.00	Overdraft Transfer (From savings or LOC) ...	\$5.00/presentation
Replacement .....	\$28.00	Paper Statement Fee.....	\$2.00/month
Check Cashing .....	\$5.00 for checks \$1000 or less	<i>*Paper Statement fee will not be assessed to members under the age of 18 or over the age of 55.</i>	
.....	1% for checks over \$1000	Research Fee .....	\$25.00/hour
<i>(if member has only savings, less than \$300 on deposit, and no loan or checking)</i>		Research Copy Fee.....	\$3.00 per item
Check Copy.....	\$2.00	Research Document Retrieval.....	\$82.00/box
Check Printing.....	<i>Fee depends on style &amp; quantity ordered</i>	Returned Item Fee (Non-member Account).....	\$10.00
Check Withdrawal by Overnight .....	Current Fed Ex Rate	Returned Item Fee (Member account).....	\$30.00
Classic Checking		Returned Item Fee (Non-profit account) .....	\$5.00
Monthly minimum balance fee .....	\$5.00	Returned Loan Payments .....	\$28.00
<i>(If minimum balance of \$300.00 is not maintained)</i>		Returned Mail Fee .....	\$5.00
Closed Membership (within 3 months) .....	\$10.00	Savings Account Below Minimum.....	\$5/month
Coin Machine Fee		Special Receipt Request .....	\$1.00
Member .....	4% of total	Stop Payment Fee .....	\$28.00
Non-Member.....	9% of total	Temporary Check	
Collection Items		(8 checks excludes new accounts) .....	\$3.00
Domestic.....	\$15.00	Verification of Deposit on Letterhead (Written).....	\$5.00
Foreign (Additional fees may apply) .....	\$25.00	Wire Transfer Fee (Outgoing)	
Computer Statement Copy Fee.....	\$5.00	Domestic.....	\$20.00
Debit Card Replacement Fee .....	\$5.00	International .....	\$40.00
Early Withdrawal Fee (CD).....	See disclosure	Online Domestic.....	\$15.00
Inactive Account Fee .....	\$5.00/month	Incoming .....	No Charge
<i>This fee applies during inactive months six through 11 and described as no member-generated account activity</i>			
International Debit Transactions.....	1% of transaction amount		
<i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>			
Legal Documents Replaced (1099, etc.) .....	\$10.00		
Legal Processing / Research.....	\$25/hour		
Medallion Stamp.....	\$25.00		
Classic Money Market Fee			
(When minimum of \$2,000.00 is not maintained).....	\$15.00		