

# CUTX EMBEDDED WALLET: DIGITAL ASSETS AND EXCHANGE FEE SCHEDULE

The CUTX embedded wallet offers access to the following digital assets\*:

- Bitcoin (BTC)
- Ethereum (ETH)
- Ripple (XRP)
- Solana (SOL)
- Chainlink (LINK)
- Hedera (HBAR)

## Exchange Fee Schedule\*\*

Our competitive exchange fee schedule ensures transparency and simplicity for all transactions:

| Buying:            |        | Selling:           |        |
|--------------------|--------|--------------------|--------|
| Transaction Amount | Fee    | Transaction Amount | Fee    |
| \$5 - \$11         | \$1.49 | \$5 - \$11         | \$1.49 |
| \$11.01 - \$26     | \$1.99 | \$11.01 - \$26     | \$1.99 |
| \$26.01 - \$51     | \$2.99 | \$26.01 - \$51     | \$2.99 |
| \$51.01 - \$215    | \$3.99 | \$51.01 - \$215    | \$3.99 |
| \$215.01+          | 1.85%  | \$118.01+          | 3.38%  |

\*Digital assets (cryptocurrencies) are made available and held in a self-custodial digital wallet through BankSocial, a third party, not Credit Union of Texas (CUTX). BankSocial is not an affiliate of CUTX. Digital assets are (1) not federally insured by NCUA; (2) not obligations of CUTX; (3) not guaranteed by CUTX; (4) heavily speculative and volatile; (5) may have associated fees; and (6) may not allow member recourse. \*\*Fees are calculated based on the transaction amount and subtracted from the crypto received. This fee schedule ensures fair and accessible transactions for all members. Sending or Receiving digital assets is no charge, other than a passthrough network fee (called 'gas'). Off-ramp (BUY) fees will be slightly higher than on-ramp fees because off-ramping (SELL) provides added convenience by directly converting crypto into USD within the user's account. This fee schedule is subject to change in response to market conditions or operational considerations. CUTX will notify you should any adjustments become necessary. Membership required.