CREDIT UNION OF TEXAS

The rates, fees, and terms applicable to your account at the Credit Union of Texas are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

EAST TEXAS MARKET* - SHARE, SAVINGS, AND CHECKING ACCOUNT SCHEDULE

Dividend Rate % & Annual Percentage Yield (APY) % by Balance Tiers

Checking & Savings		Regular Share	Holiday Savings	Member Choice Savings	High Yield Savings	Kids Account	Secure Checking	Secure Plus Checking	Simple Checking	IRA Accumulator
Balance: $0.00 - $1,000	Dividend Rate %	0.10%	0.10%	0.10%	0.10%	0.10%	0.00%	0.00%	N/A	0.15%
	APY %	0.10%	0.10%	0.10%	0.10%	0.10%	0.00%	0.00%	N/A	0.15%
Balance: $1,000 - $25,000	Dividend Rate %	0.10%	0.10%	0.10%	3.45%	0.10%	0.00%	0.00%	N/A	0.15%
	APY %	0.10%	0.10%	0.10%	3.50%	0.10%	0.00%	0.00%	N/A	0.15%
Balance: $25,000.01 & Over	Dividend Rate %	0.10%	0.10%	0.10%	1.59%	0.10%	0.00%	0.00%	N/A	0.15%
	APY %	0.10%	0.10%	0.10%	1.60%	0.10%	0.00%	0.00%	N/A	0.15%
	Fixed or Variable Rate	Variable	Variable	Variable	Variable	Variable	Variable	Variable	N/A	Variable
	Minimum Opening Deposit	$5	$25	$25	$1,000	$5	$25	$25	N/A	$50
Interest & Dividends	Compounding	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
	Interest/ Dividends Accretion	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
	Frequency to Credit Interest/ Dividends	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	N/A	Monthly
	Balance Method to Calculate Interest/ Dividends	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	N/A	Average Daily Balance
Minimum Balance	Minimum Average Daily Balance to Earn Interest & Dividends	$100	$100	$100	$100	N/A	N/A	N/A	N/A	None
	Minimum Daily Balance to Avoid Service Fees	$50	N/A	N/A	$1,000	N/A	N/A	N/A	N/A	None
Fees	Service Fees	$5- Monthly	None	None	$10- Monthly	None	None	None	None	None
	Account Limitations	Transfer	Transfer and Withdrawal	Transfer and Withdrawal	Transfer, Deposit and Withdrawal	Transfer and Withdrawal	None	None	Check writing	Transfer and Withdrawal
	Bonus	None	None	None	None	None	Limitations Apply	Limitations Apply	None	None

***East Texas Market includes the following counties: Upshur, Gregg, Smith, Wood, Harrison, Camp, Morris, Marion, Anderson, Bowie, Camp, Cass, Cherokee, Delta, Fannin, Franklin, Henderson, Hopkins, Hunt, Lamar, Panola, Rains, Red River, Rusk, Titus, and Vân Zandt**

Federally Insured by NCUA

Date Revised: 11/1/2026

CREDIT UNION OF TEXAS

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EAST TEXAS MARKET * - SHARE, SAVINGS, AND CHECKING ACCOUNT SCHEDULE

Dividend Rate % & Annual Percentage Yield (APY) % by Balance Tiers

Money Market		Money Market	Premium Money Market	Mega Money Market	Money Market Match
$0 - $1,999.99	Dividend Rate %	1.24%	N/A	N/A	2.72%
	APY %	1.25%	N/A	N/A	2.75%
$2,000.00 - $4,999.99	Dividend Rate %	1.24%	N/A	N/A	2.72%
	APY %	1.25%	N/A	N/A	2.75%
$5,000.00 - $10,000.00	Dividend Rate %	1.24%	N/A	N/A	Market Rate
	APY %	1.25%	N/A	N/A	Market Rate
$ 10,000.01 - $20,000.00	Dividend Rate %	1.24%	N/A	N/A	Market Rate
	APY %	1.25%	N/A	N/A	Market Rate
$ 20,000.01 - $40,000.00	Dividend Rate %	1.49%	N/A	N/A	Market Rate
	APY %	1.50%	N/A	N/A	Market Rate
$ 40,000.01 & OVER	Dividend Rate %	1.74%	N/A	N/A	Market Rate
	APY %	1.75%	N/A	N/A	Market Rate
Up to $24,999.99	Dividend Rate %	N/A	1.49%	N/A	Market Rate
	APY %	N/A	1.50%	N/A	Market Rate
$25,000.00 & OVER	Dividend Rate %	N/A	1.59%	N/A	Market Rate
	APY %	N/A	1.60%	N/A	Market Rate
$150,000.00 - $249,999.99	Dividend Rate %	N/A	N/A	2.72%	Market Rate
	APY %	N/A	N/A	2.75%	Market Rate
$250,000.00 - $750,000.00	Dividend Rate %	N/A	N/A	3.20%	3.20%
	APY %	N/A	N/A	3.25%	3.25%
$750,000.01 & OVER	Dividend Rate %	N/A	N/A	3.88%	3.88%
	APY %	N/A	N/A	3.95%	3.95%
	Fixed or Variable Rate	Variable	Variable	Variable	Fixed
	Minimum Opening Deposit	$2,000	$25,000	$150,000	$5,000
Interest & Dividends	Compounding	Monthly	Monthly	Monthly	Monthly
	Interest/ Dividends Accretion	Monthly	Monthly	Monthly	Monthly
	Frequency to Credit Interest/ Dividends	Monthly	Monthly	Monthly	Monthly
	Balance Method to Calculate Interest/ Dividends	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
Minimum Balance	Minimum Average Daily Balance to Earn Interest & Dividends	N/A	N/A	$150,000	$5,000
	Minimum Daily balance to Avoid Service Fees	N/A	$25,000	$150,000	N/A
	Minimum Average Daily Balance to Avoid Service Fee	$2,000	N/A	N/A	N/A
Fees	Service Fees	$10-Monthly	$20-Monthly	$20-Monthly	N/A
	Account Limitations	Transfer and Withdrawal	Transfer and Withdrawal	Transfer and Withdrawal	Transfer and Withdrawal
	Bonus	None	None	None	None

***East Texas Market includes the following counties: Upshur, Gregg, Smith, Wood, Harrison, Camp, Morris, Marion, Anderson, Bowie, Camp, Cass, Cherokee, Delta, Fannin, Franklin, Henderson, Hopkins, Hunt, Lamar, Panola, Rains, Red River, Rusk, Titus, and Van Zandt**

Federally Insured by NCUA

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE - SHARE, SAVINGS, AND CHECKING ACCOUNTS

1. Rate Information: The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividend / interest to be paid on an account based on the dividend / interest rate and frequency of compounding for an annual period. The dividend / interest rate and APY may change at any time as determined by Credit Union Management under the direction of the Credit Union Board of Directors. The disclosed dividend rate and APY on your **Regular Share, Savings or Checking Account** reflects the prospective rate and APY which the Credit Union anticipates will be paid for the current dividend period. The **Simple Checking Account** is a non-interest bearing account in which no interest is paid.

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. Minimum Balance Requirements: The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated APY for that account.

(a) For the **Regular Share Account,** the minimum balance required to open this account is the purchase of a share (par value of $5.00) in the Credit Union. In addition, you must maintain a minimum daily balance of $50.00, have transaction activity (credits or debits) for the past 90 days, and have other active accounts with us to avoid the monthly single service fee of $5.00. You must maintain a minimum average daily balance of $100.00 in the account to obtain the disclosed APY.

(b) For the **High Yield Savings Account,** the minimum balance required to open this account is $1,000.00. In addition, you must maintain a minimum average daily balance of $100.00 to earn the disclosed APY. You must maintain a minimum daily balance of $1,000 to avoid the monthly single service fee of $10.00.

4. Compounding and Crediting: The frequency with which dividends / interest will be compounded / credited is set forth above. The dividend / interest period is the period of time at the end of which an account earns dividend / interest credit. The dividend / interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. Balance Computation Method: For dividend / interest bearing accounts the average daily balance method is used as set forth above. The average daily balance method applies the periodic rate to the average daily balance in the account for the 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. Accrual of Dividends/Interest: For dividend / interest bearing accounts, dividends / interest will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your account.

7. Effect of Closing: For dividend interest-bearing accounts, if you close your account before payment of dividends/interest on the account, you will not receive accrued dividends or interest. For your **Regular Share, Savings (Kids, Holiday, Member Choice,** and **High Yield Savings),** and **Money Markets (Money Market, Mega, Premium,** and **Money Market Match)** accounts**,** the Credit Union reserves the right to require at least seven (7) days, and up to sixty (60) days' notice prior to withdrawal or transfer of funds.

8. Transaction Limitations:

(a) For your Regular Share, Kids Account, Holiday Savings, Member Choice Savings, High Yield Savings, and **Money Markets (Money Market, Mega, Premium** and **Money Market Match) Accounts,** you may not make more than six (6) withdrawals / transfers from your account, as applicable, to another account of yours or to a third party in any statement period by means of a pre-authorized or automatic transfer (including transfers by way of Overdrat Sweep), telephonic order or instruction, check, draft, debit card, if applicable, or similar order made by you and payable to third parties. If you exceed the transfer limitations set forth above in any statement period, your Share Overdraft Sweep service, ACH service, Online Banking access, Mobile Banking access, access and your **Money Market** check-writing privileges may be cancelled, as applicable.

(b) For your **Regular Share Account**, a closing fee of $5.00 will be charged if you close the account within twelve (12) months of the opening date. If you choose to reopen your **Regular Share Account** within that same twelve-month period, you will incur a re-opening fee of $10.00, and a Membership Fee.

(c) For your **Holiday Savings Account**, you will be charged a fee of $10.00 for each withdrawal or transfer made between February 1 and October 31 of the year.

(d) For your **Member Choice Savings Account**, you will be charged a fee of $5.00 for each withdrawal or transfer made in excess of six (6) per calendar year.

(e) For your **High Yield Savings Account,** you will be charged a fee of $10.00 for each withdrawal or transfer in excess of six (6) per month.

(f) For your **Money Market Account**, you will be charged a per check charge of $5.00 for each check that clears in excess of six (6) checks per monthly statement cycle.

(g) For your **Mega Money Market Account**, you will be charged a service fee of $5.00 for each withdrawal or transfer in excess of six (6) per month.

(h) For your **Premium Money Market Account**, you will be charged a service fee of $10.00 for each withdrawal or transfer in excess of six (6) per month.

(i) For your **Money Market Match Account,** you will be charged a service fee of $10.00 for each withdrawal or transfer in excess of six (6) per month.

(j) For your **Simple Checking Account**, you will be charged a per check charge of $0.50 for each check that clears your account in excess of ten (10) checks per monthly statement cycle. You will be charged a bill pay fee of $10.00 per month for Bill Pay service.

9. High Yield Savings Account: The initial opening and any subsequent deposit funds must be new money not previously held by any member of the Credit Union. Limited to one (1) account per membership.

10. Money Market Match Account: The **Money Market Match** account must be opened with new money not previously held by any member of the Credit Union. Current Credit Union members with an active or recently opened a Money Market account within the past 6 months are not eligible for this account.

(a) You will be required to present proof of a current rate or an advertisement (print or digital) featuring a Money Market annual percentage yield (APY) from another financial institution within our service area in Upshur, Gregg, Smith, Wood, Harrison, Camp, Morris, Marion, Anderson, Bowie, Camp, Cass, Cherokee, Delta, Fannin, Franklin, Henderson, Hopkins, Hunt, Lamar, Panola, Rains, Red River, Rusk, Titus, or Van Zandt counties.

(b) We will match and beat your current rate or valid advertisement by 10 basis points (0.10%), at the Credit Union's discretion, with a fixed rate for a 12-month period.

(c) The minimum opening deposit and minimum average daily balance is $5,000 for the Money Market Match account. The maximum balance for the rate match is $250,000, with any balance over $250,000 earning interest at the current Mega Money Market rate.

(d) If the **Money Market Match** account balance falls below the $5,000 average daily balance, the rate will adjust to the Regular Money Market variable rate, at that time.

(e) If you present proof of a new rate or an advertisement featuring a Money Market APY from another financial institution within 30 days prior to the end of the current 12-month period, your **Money Market Match Account** will be renewed at the new fixed rate for another 12-month period.

(f) If you do not present proof of a current rate or an advertisement featuring a Money Market APY from another financial institution within 30 days prior to the end of the 12-month period, your **Money Market Match Accoun**t will be rolled into a **Regular, Premium, or Mega Money Market account** at the current Money Market rate, based on your **Money Market Match Account** balance at the time.

(g) The **Money Market Match** account renewal is subject to change at any time without notice.

11. For your **IRA Accumulator Account**, funds deposited into an Individual Retirement Plan are subject to penalties for early withdrawals imposed by the Internal Revenue Service. Contributions received with no instructions will be credited to your **IRA Accumulator Account** for the calendar year in which they are received. You may not make any pre-authorized, automatic, or telephone transfers from this account to another account of yours or to a third party at any time. If your **IRA Accumulator Account** balance falls below $50.00 the account will be subject to closure.

12. Bonuses for Checking Accounts: The Bonus offer is only valid on **Secure Checking** and **Secure Plus Checking** accounts. This offer is (1) not valid for second checking accounts, (2) cannot be combined with other offers, and (3) is limited to one bonus per household. The promotion flyer must be presented at account opening in-person. Bonus funds are considered interest by the IRS and reportable on IRS form 1099-INT.

(a) You will receive a one-time matching deposit up to $50.00 as a bonus credit to your new checking account once the account has been open for a minimum of 60 days. You must open the account with a minimum balance of $25.00 to obtain the matching deposit bonus. To earn the matching deposit bonus, the amount will be determined by the initial deposit made at the time the new checking account was opened and will not exceed $50. The checking account must be in good standing to receive a matching deposit bonus. The checking account with direct deposit must remain open for a minimum of six (6) months or matching deposit bonus may be debited from account at closing.

(b) You will receive a one-time matching deposit up to $250.00 as a bonus credit to your new checking account once the account has been open for a minimum of 60 days. You must open the account with a minimum balance of $25.00. You must maintain a direct deposit of $600.00 per month to obtain the matching deposit bonus. To earn the matching deposit bonus, the amount will be determined by the initial deposit made at the time the new checking account was opened and will not exceed $250.00. The checking account must be in good standing to receive matching deposit bonus. The checking account with direct deposit must remain open for a minimum of six (6) months or matching deposit bonus may be debited from account at closing.

13. Bonuses for Save The Change Program. You will be eligible for a one-time match bonus of $120 on the first $240 in debit card roundups made to your savings account and/or selected charitable cause within the program, each calendar year defined as January 1 through December 31. To qualify for the one-time match bonus: 1) Member must be enrolled in the Save the Change program, 2) Cumulative roundup transfers of $240 must be made to your savings account and/or selected charitable cause within the program, and 3) All accounts and loans must be in good standing to receive the one-time match bonus, not to exceed $120 per calendar year. The match will be credited to your savings or checking account the following business day after eligibility. If the account is closed or unenrolled from the program before the match is posted, the matching bonus may be forfeited. Matching funds will be reported on IRS form 1099.

14. Fees. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, pre-authorized automatic debit, telephone initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. Fees associated with an account may reduce earnings. See Fee Schedule for current fee information.

15. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.
Par Value of One Share: $5.00; Number of Shares Required: 1; Membership Fee: $20.00

16. National Credit Union Share Insurance Fund. Member accounts in this Credit Union are federally insured to at least $250,000.00 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

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EAST TEXAS MARKET* - CERTIFICATE OF DEPOSIT- RATE SCHEDULE

APY* = Annual Percentage Yield %

Certificate of Deposit		Account Terms																	
		6 Months		12 Months		18 Months		24 Months		36 Months		48 Months		60 Months		Fixed or Variable	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewals
	Minimum Opening Deposit	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*						
Certificate of Deposit	$1,000.00	3.98%	4.05%	3.98%	4.05%	3.88%	3.95%	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%	Fixed	Monthly	Monthly	Not Allowed	Allowed- Interest Only	Automatic
	$50,000.00	3.98%	4.05%	3.98%	4.05%	3.88%	3.95%	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$100,000.00	3.98%	4.05%	3.98%	4.05%	3.88%	3.95%	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$200,000.00	3.98%	4.05%	3.98%	4.05%	3.88%	3.95%	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$250,000.00	3.98%	4.05%	3.98%	4.05%	3.88%	3.95%	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						

Certificate of Deposit		Account Terms																			
		6 Months		12 Months		12 Months No Penalty		18 Months		24 Months		36 Months		48 Months		60 Months		Fixed or Variable	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewals
	Minimum Opening Deposit	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*						
No Penalty Certificate of Deposit*	$25,000.00	N/A	N/A	N/A	N/A	3.88%	3.95%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Fixed	Monthly	Monthly	Not Allowed	Allowed- Interest Only	Automatic

* For new money only. New money is defined as money not currently on deposit with Credit Union of Texas.

IRA Certificate of Deposits		Account Terms																			
		6 Months		12 Months		18 Months		24 Months		36 Months		48 Months		60 Months		Fixed or Variable	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewals
We offer the following IRA's	Minimum Opening Deposit	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*	Interest Rate %	APY*						
Educational IRA, Roth/ Traditional IRA and IRA Certificate of Deposit	$500.00	3.98%	4.05%	3.98%	4.05%	N/A	N/A	3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%	Fixed	Monthly	Monthly	Not Allowed	Allowed- Interest Only	Automatic
	$1,000.00	3.98%	4.05%	3.98%	4.05%			3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$10,000.00	3.98%	4.05%	3.98%	4.05%			3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$25,000.00	3.98%	4.05%	3.98%	4.05%			3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$50,000.00	3.98%	4.05%	3.98%	4.05%			3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						
	$99,000.00	3.98%	4.05%	3.98%	4.05%			3.88%	3.95%	3.64%	3.70%	3.64%	3.70%	3.64%	3.70%						

* A $ 500.00 minimum deposit to open is only available with the Educational IRA's.

*East Texas Market includes the following counties: Upshur, Gregg, Smith, Wood, Harrison, Camp, Morris, Marion, Anderson, Bowie, Camp, Cass, Cherokee, Delta, Fannin, Franklin, Henderson, Hopkins, Hunt, Lamar, Panola, Rains, Red River, Rusk, Titus, and Vân Zandt

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE - CERTIFICATES OF DEPOSIT

Certificates of Deposit – Unless otherwise indicated, the term "Certificate of Deposit" also refers to your Individual Retirement Account (IRA) Certificate of Deposit.

1. Compounding and Crediting: The frequency with which dividends / interest will be compounded / credited is set forth above. The dividend / interest period is the period of time at the end of which an account earns dividend / interest credit. The dividend / interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

(a) For Fixed Certificates of Deposit, the interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account.

2. Minimum Opening Deposits: The minimum balance requirements are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum balance you must maintain each day to earn the stated APY for that Certificate of Deposit.

3. Compounding and Crediting: The frequency with which interest will be compounded / credited is set forth above. The interest period is the Certificate of Deposit's term. The interest period begins on the first calendar day of the term and ends on the maturity date.

4. Balance Computation Method: For Certificates of Deposit, interest is calculated by the daily balance method which applies a daily periodic rate to the principle in the account each day.

5. Accrual of Interest: For Certificates of Deposit, interest will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your account.

6. Transaction Limitations: After your Certificate of Deposit Account is opened, you may not make deposits into the Account until the maturity date stated on the Certificate of Deposit or automatic renewal thereof. Your Certificates of Deposit are non-transferable and non-negotiable except for use as collateral on a loan which you obtain from us. IRA Certificate of Deposit may not be pledged as collateral.

7. Withdrawal of Interest Prior to Maturity: Interest earned may be withdrawn prior to maturity without penalty. The APY is based on an assumption that interest will remain in the Account until maturity. A withdrawal will reduce earnings. (Upon automatic renewal, interest paid in the previous term becomes principal and is subject to early withdrawal penalties.)

8. Penalties for Early Withdrawal of Principal: We may impose a penalty if you withdraw any of the principal in your Certificate of Deposit before the maturity date.

(a) The penalty will equal thirty (30) days of interest in your Certificate of Deposit with a term of less than 12 months, ninety (90) days of interest in your Certificate of Deposit with a term of 12 months, and one hundred eighty (180) days of interest in your Certificate of Deposit with a term greater than 12 months. The penalty will be imposed regardless of whether interest equal to the amount of the penalty has been earned at the time of withdrawal. To the extent that interest in the Certificate of Deposit at the time of withdrawal is insufficient to pay the entire penalty assessed, the penalty will be assessed against principal. If the balance of a Certificate of Deposit is reduced below the disclosed minimum balance, the penalty will be assessed, and the Certificate of Deposit will be closed. Upon automatic renewal, interest paid in the previous term and not withdrawn becomes principal and is subject to early withdrawal penalties.
b) No Penalty CD: You may withdraw all your money including dividend earned, without any penalties, any time after the first six (6) days following the date you funded your account. Otherwise, an early withdrawal penalty will be imposed as described in section (a) above.
c) Fast Forward CD: The penalty will apply as set forth above in section (a), plus the prorated refund to the Credit Union of the upfront amount of interest paid.

9. Exceptions to Early Withdrawal Penalties: At our option, we may pay the Certificate of Deposit before maturity without imposing an early withdrawal penalty under the following circumstances:

(a) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(b) Where the Certificate of Deposit is an Individual Retirement Account, and any portion is paid within seven (7) days after the establishment of the plan or the owner attains age 59 1/2 or becomes disabled.

10. Maturity: Your Certificate of Deposit will mature as indicated on this Truth-In-Savings Disclosure, or on your transaction receipt, account summary, or statement.

11. Renewal Policies: Your Certificates of Deposit will automatically renew at maturity for the same term and at the interest rate then being paid on Certificate of Deposit of that type and term. You will have a grace period of seven (7) calendar days after the maturity date to withdraw the funds in the Certificate of Deposit without being charged an early withdrawal penalty. The above notwithstanding, the Credit Union may, at its election, notify you not less than fifteen (15) days prior to the maturity date that (a) the Certificate of Deposit will be renewed for a different term or, (b) the Certificate of Deposit will not be renewed. In the event that the Certificate of Deposit will not be renewed at maturity, funds in your Certificate of Deposit will be paid into your Regular Share Account and will earn dividends at the rate and APY paid on those Accounts.

12. Membership: As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.
Par Value of One Share: $5.00; Number of Shares Required: 1; Membership Fee: $20.00

13. National Credit Union Share Insurance Fund: Member accounts in this Credit Union are federally insured to at least $250,000.00 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

CREDIT UNION OF TEXAS

Effective Date 11/1/2026

EAST TEXAS MARKET * - TRUTH-IN-SAVINGS FEE SCHEDULE

The rates and fees appearing in the Schedules are accurate and effective as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at (214)-818-3231. Federally insured by NCUA

ACCOUNT FEES	
MEMBERSHIP FEE	$20.00
PERSONALIZED CHECKS	Prices Vary With Selected Styles
TEMPORARY CHECKS	Up to 8 checks $5.00
First set of temporary checks when account opened	No Charge
STOP PAYMENT ORDER	
Request placed with CUTX employee	$35.00
By Online Banking	$35.00
BILL PAY FEES	
BILL PAY MONTHLY FEE	
For Simple Checking Accounts, No Checking Account	$10.00
For Secure & Secure PLUS Checking Accounts	$5.00
Mature Options & Premier Checking Accounts	No Charge
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Next Day $19.95
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Two Days $14.95
RUSH FEE FOR ELECTRONIC PAYMENT (Non-Refundable)	$4.95
DEBIT CARD FEES	
CUTX- OWNED OR NETWORK ATM TRANSACTION FEE	No Charge
NON-NETWORK ATM TRANSACTION FEE	$4.00*
INSTANT ISSUE DEBIT CARD	$7.00
DEBIT CARD REPLACEMENT FEE	$7.00
RETURN FEES	
NON-SUFFICIENT FUNDS FEE (NSF)	$35.00
PAID NON-SUFFICIENT FUNDS FEE (NSF)	$35.00
ACH/ATM NON-SUFFICIENT FUNDS FEE (NSF)	$35.00
ACH REJECT FEE	$10.00
RETURNED CHECK DEPOSITED ITEMS FEE	$10.00
For item submitted twice for payment	up to $20.00
RETURNED CHECK FOR LOAN PAYMENT FEE	$25.00
OVERDRAFT SWEEP TO SHARES, DEPOSITS OR LINE OF CREDIT	
For Secure PLUS, Premier, and Mature Options Checking Accounts	Per Transfer $1.00
For Secure and Simple Checking Accounts	Per Transfer $5.00
PRIVILEGE PAY OVERDRAFTING FEE	$35.00
LOAN FEES	
LOAN PAYOFF REQUEST (REAL ESTATE LOANS)	$15.00
LOAN/LEASE/CREDIT CARD PAYMENT BY PHONE USING DEBIT/ACH	$18.00
LOAN/LEASE/CREDIT CARD PAYMENT BY ONLINE/MOBILE USING DEBIT/ACH/PAYPAL/VENMO/CASHAPP/GOOGLE PAY/APPLE PAY/CASH AT BRANCHES AND QUALIFYING RETAIL STORES	No Charge

OTHER FEES		
ACCOUNT RECONCILIATION FEE		Per Hour $20.00 ($10.00 minimum charge)
ACCOUNT HISTORY FEE		$3.00
ADMINISTRATIVE LEGAL PROCESSING FEE		$100.00
NOTARY FEE		$6.00
MAILED PAPER STATEMENT FEE	**Can be obtained for free through online and mobile banking.**	$5.00
STATEMENT COPY		$10.00
CHECK COPY		$5.00
VERIFICATION OF DEPOSIT		$20.00
CASHIER'S CHECK (ANY AMOUNT)		
Simple Checking, Secure Checking, No Checking Account		$10.00
Replacement fee for a previously issued cashier's check		$30.00
For Secure PLUS, Premier, and Mature Options Checking Accounts		$5.00
COIN MACHINE PROCESSING FEE (Non-Members)		5% of Coin Amount
CHECK CASHING		
Member with Checking Account or Loan		No Charge
Member with Deposits equal to Check		No Charge
All other Qualifying		2% of Check
COLLECTION ITEMS		
COLLECTION ITEM		$40.00
WIRE TRANSFERS		
WIRE TRANSFER INCOMING		$15.00
Wire Transfer Incoming for Secure PLUS, Premier, and Mature Options Checking Accounts		$5.00
WIRE TRANSFER OUTGOING (Domestic)		$25.00
Wire Transfer Outgoing for Secure PLUS, Premier, and Mature Options Checking Accounts		$10.00
SAFE DEPOSIT		
SAFE DEPOSIT BOX FEE		
3x5 Box		$30.00/year
3x10 Box		$50.00/year
5x5 Box		$70.00/year
10x10 Box		$120.00/year
SAFE DEPOSIT BOX DELINQUENT FEE		$15.00
SAFE DEPOSIT BOX DRILLING FEE		$100.00
SAFE DEPOSIT BOX KEY DEPOSIT		$15.00

TRANSACTION LIMITATIONS		
ACCOUNT TYPE	**LIMITATIONS**	**FEES**
REGULAR SHARE	You will be charged a closing fee if you close your Regular Share Account within twelve (12) months of opening.	$5.00
	Monthly single service fee (To avoid, must have minimum daily balance of $50.00, transaction activity for the past 90 days, and have other active Accounts with CUTX	$5.00
	You will be charged a re-open fee in addition to the membership fee if you reopen a Regular Share Account within twelve (12) months.	$10.00
SAVE THE CHANGE	Service fee charged for each withdrawal and transfer in excess of twelve (12) per calendar year.	$5.00
HIGH YIELD SAVINGS	Service fee charged for each withdrawal and transfer in excess of six (6) per month.	$10.00
HOLIDAY SAVINGS ACCOUNT	Fee charged for each withdrawal or transfer made between February 1 and October 31 of the year.	$10.00
MEMBER CHOICE SAVINGS	Fee charged for each withdrawal or transfer made in excess of six (6) per calendar year.	$5.00
MONEY MARKET	You will be charged a per check charge for each check that clears in excess of six (6) checks per monthly statement cycle.	$5.00
MEGA MONEY MARKET	Service fee charged for each withdrawal and transfer in excess of six (6) per month.	$5.00
PREMIUM MONEY MARKET	Service fee charged for each withdrawal and transfer in excess of six (6) per month.	$10.00
MONEY MARKET MATCH	Service fee charged for each withdrawal and transfer in excess of six (6) per month.	$10.00
SIMPLE CHECKING ACCOUNT	You will be charged a per check charge for each check that clears your account in excess of ten (10) checks per monthly statement cycle.	$0.50
	You will be charged a bill pay fee per month for Bill Pay service.	$10.00

***East Texas Market includes the following counties: Upshur, Gregg, Smith, Wood, Harrison, Camp, Morris, Marion, Anderson, Bowie, Camp, Cass, Cherokee, Delta, Fannin, Franklin, Henderson, Hopkins, Hunt, Lamar, Panola, Rains, Red River, Rusk, Titus, and Van Zandt**

Federally Insured by NCUA

***ATM surcharge fee will change from $3 to $4 effective 11/1/2026**

Date Revised: 11/1/2026