

**TEXAS TRUST CREDIT UNION – TRUTH IN SAVINGS DISCLOSURES & RATE SCHEDULE – CDs**

Account Type - Credit Union Membership Eligibility Required	Interest Rate (APR)   Annual Percentage Yield (APY) [1]		Minimum Balance Requirement [2]	New Money Requirement	Compounding & Crediting Frequency	Early Withdrawal Penalty (Depends on Term of Certificate)	Renewal/ Grace Period
<b>TERM SHARE CERTIFICATE</b>							
• 3-month term	4.25%	4.33%	\$500	N/A	Monthly	<ul style="list-style-type: none"> <li>• 3 Months or less = 45 Days' Dividend</li> <li>• 6 Months = 90 Days' Dividend</li> <li>• 1 YR or More = 180 Days' Dividend</li> </ul>	Automatic/ 10 Day Grace Period
• 6-month term	4.35%	4.44%					
• 1 Year Term	4.55%	4.65%					
• 2 Year Term	4.35%	4.44%					
• 3 Year Term	3.65%	3.71%					
• 4 Year Term	3.52%	3.58%					
• 5 Year Term	3.35%	3.40%					
<b>TERM SHARE TRUE BLUE SPECIAL CERTIFICATE</b>							
• 13-Month True Blue Special [4]	5.10%	5.22%	\$500 Min \$1 Million Max	N/A	Monthly	180 Days' Dividend	(See Renewal Notes) [4]
<b>SMART START YOUTH CERTIFICATE</b>							
• 1 Year Term	4.55%	4.65%	\$100	N/A	Monthly	180 Days' Dividend	Automatic/10 Day Grace Period (See Renewal Notes) [7]
<b>TERM SHARE 55 &amp; BETTER CERTIFICATE</b>							
• 15 Month Term	4.00%	4.07%	\$10,000	N/A	Monthly	180 Days' Dividend	Automatic/ 10 Day Grace Period
<b>TERM SHARE FLEX CERTIFICATE</b>							
• 6-month term	4.20%	4.28%	\$5,000	N/A	Monthly	<ul style="list-style-type: none"> <li>• 6 Months = 90 Days' Dividend</li> <li>• 1 YR or More = 180 Days' Dividend</li> </ul>	Automatic/ 10 Day Grace Period
• 1 Year Term	4.40%	4.49%					
• 2 Year Term	3.55%	3.61%					
• 3 Year Term	3.50%	3.56%					
• 4 Year Term	3.37%	3.42%					
• 5 Year Term	3.20%	3.25%					
<b>MEGA FLEX CERTIFICATE (PUBLIC SERVICE &amp; WORKPLACE PARTNERS) [8]</b>							
• 9-month Term [8]	4.45%	4.54%	\$500	N/A	Monthly	9 Months = 135 Days' Dividend	Automatic/ 10 Day Grace Period
• Jumbo 9-month [8]	4.55%	4.65%	\$98,000				
<b>TERM SHARE IRA CERTIFICATE (TRADITIONAL IRA, ROTH IRA, &amp; COVERDELL ESA)</b>							
• 1 Year Term	4.60%	4.70%	\$500	N/A	Monthly	180 Days' Dividend	Automatic/ 10 Day Grace Period
• 3 Year Term	3.70%	3.76%					
• 4 Year Term	3.57%	3.63%					
• 5 Year Term	3.40%	3.45%					
<b>TERM SHARE JUMBO CERTIFICATE</b>							
• 3-month Term	4.35%	4.44%	\$98,000	N/A	Monthly	<ul style="list-style-type: none"> <li>• 3 Months or less = 45 Days' Dividend</li> <li>• 6 Months= 90 Days' Dividend</li> <li>• 1 YR or More = 180 Days' Dividend</li> </ul>	Automatic/ 10 Day Grace Period
• 6-month Term	4.45%	4.54%					
• 1 Year Term	4.65%	4.75%					
<b>TERM SHARE MINI JUMBO CERTIFICATE</b>							
• 3-month Term	4.30%	4.39%	\$50,000	N/A	Monthly	<ul style="list-style-type: none"> <li>• 3 Months or less = 45 Days' Dividend</li> <li>• 6 Months= 90 Days' Dividend</li> <li>• 1 YR or More = 180 Days' Dividend</li> </ul>	Automatic/ 10 Day Grace Period
• 6-month Term	4.40%	4.49%					
• 1 Year Term	4.60%	4.70%					

Rates valid as of July 1, 2024. For current information call the Credit Union at 972-263-5171.

- [1] The stated Annual Percentage Yield assumes dividends will remain in the account until maturity. A withdrawal will reduce earnings.
- [2] To open an account, maintain and earn stated yield, you must maintain a primary share account with a \$5 balance. These Disclosures & Schedules set forth certain conditions and penalties applicable to your accounts at Texas Trust Credit Union.
- [3] 50% of the balance must be new money deposited to the credit union within the last 30 days.
- [4] 13 Month True Blue Special maximum is \$1M per member. Must be a True Blue Member to qualify. Will renew at the current 1-year term and rate at maturity.
- [5] 15 Month Promotional CD will renew at the current 1-year term and rate at maturity.
- [6] Promotional Certificates may vary.
- [7] Once the youth member turns 18 years of age and the certificate matures, the certificate will automatically roll into a 1 Year Term Share Certificate. Balance must meet requirements.
- [8] Must meet qualifications for Mega Flex Certificate. Must be full-time employee of any ISD School District, Private/Charter School, University, City, State, County, Federal Municipality, or a Workplace Partner.

<b>TRANSACTIONAL LIMITATIONS</b>	
<b>TERM SHARE CERTIFICATE</b>	<b>TERM SHARE FLEX CERTIFICATE</b>
1.) Deposits are not permitted during term of certificate. 2.) Withdrawals are permitted; however, penalties will apply. 3.) You may withdraw dividends that have been paid without penalty.	1.) Deposit option available, however, must meet minimum requirements. 2.) Partial withdrawal option available, however, minimum balance must be kept. 3.) Additional withdrawals are permitted; however, penalties will apply. 4.) You may withdraw dividends that have been paid without penalty.
<b>TERM SHARE TRUE BLUE SPECIAL CERTIFICATE</b>	<b>MEGA FLEX CERTIFICATE (Public Servants &amp; Workplace Partners)</b>
1.) Deposits are not permitted during term of certificate. 2.) Withdrawals are permitted; however, penalties will apply. 3.) You may withdraw dividends that have been paid without penalty.	1.) Deposit option available, however, must not exceed the limit. 2.) Partial withdrawal option available, however, minimum balance must be kept. 3.) Additional withdrawals are permitted; however, penalties will apply. 4.) You may withdraw dividends that have been paid without penalty.
<b>TERM SHARE 15 MONTH PROMOTIONAL CD</b>	<b>TERM SHARE IRA CERTIFICATE (Traditional IRA, Roth IRA, &amp; Coverdell ESA)</b>
1.) Deposits are not permitted during term of certificate. 2.) Withdrawals are permitted; however, penalties will apply. 3.) You may withdraw dividends that have been paid without penalty.	1.) Deposits are not permitted during term of certificate. 2.) Pursuant to federal regulation, a penalty may be imposed by the IRS for withdrawals. 3.) Minimum withdrawal \$500 - One withdrawal per year will be permitted, without CU penalty, if over age 59 ½.
<b>SMART START YOUTH CERTIFICATE</b>	<b>TERM SHARE JUMBO CERTIFICATE</b>
1.) Deposits are permitted, however, must meet minimum requirements. 2.) Withdrawals are permitted; however, penalties will apply. 3.) You may withdraw dividends that have been paid without penalty. 4.) Joint owner required.	1.) Deposits are not permitted during term of certificate, exception for Mega Flex Certificate. 2.) Withdrawals are permitted, however, penalties will apply, exception for Mega Flex Certificate. 3.) You may withdraw dividends that have been paid without penalty.
<b>TERM SHARE 55 &amp; BETTER CERTIFICATE</b>	<b>TERM SHARE MINI JUMBO CERTIFICATE</b>
1.) Deposits are not permitted during term of certificate. 2.) Withdrawals are permitted; however, penalties will apply. 3.) You may withdraw dividends that have been paid without penalty. 4.) Add 0.01% for each year of your age to the stated rate.	1.) Deposits are not permitted during term of certificate, exception for Mega Flex Certificate. 2.) Withdrawals are permitted, however, penalties will apply, exception for Mega Flex Certificate. 3.) You may withdraw dividends that have been paid without penalty.

## TRUTH IN SAVINGS DISCLOSURES & RATE SCHEDULE - CDs

**GENERAL PROVISIONS** - The Certificate may be redeemed on the maturity date at the Credit Union and the Certificate may not be pledged, transferred, or assigned to any party (NONTRANSFERABLE, AS DEFINED IN 12 CFR, PART 204) other than the Credit Union. The Credit Union reserves the right to require at least seven (7) days and up to sixty (60) days' notice prior to the withdrawal or transfer of funds. A Joint Owner of a Certificate has full right of survivorship; however, a Joint Owner may be removed at the request of the primary member, in writing, without notice to the Joint Owner. Joint Owners are not permitted on IRA Certificates.

**RATE INFORMATION** - The Annual Percentage Yield (APY) is percentage rate reflecting the total amount of dividends paid on an account, based on the dividend rate and frequency of compounding for a 365-day period. The Dividend Rate & the Annual Percentage Yield may change on a weekly basis by determination of the Credit Union Board of Directors. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and APY disclosed reflect the dividend rate and APY as of the last dividend declaration date. Dividends will accrue at the stated Annual Percentage Yield from the issue date of the certificate until the maturity of the certificate. The stated APY assumes dividends remain in the Account until maturity. A withdrawal of funds will reduce earnings.

**COMPOUNDING AND CREDITING** - Dividends are compounded monthly and are credited monthly. Dividends are calculated on the full amount in the account each day, subject to minimum balance requirements. The dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. In this example, the dividend distribution date of the dividends earned would be February 1st.

**MINIMUM BALANCE REQUIREMENTS** - Minimum balance requirements on Credit Union Certificates are disclosed on the reverse side. You must maintain the par value of one share in your primary Share Account in order to maintain other Accounts and/or Certificates at the Credit Union. The par value of one share in this Credit Union is \$5.00. The par value of one share for members who are 12 years of age or younger is \$5.00. The disclosed minimum balance must be maintained, or the Certificate will be forfeited. The penalties described below will apply.

**BALANCE COMPUTATION METHOD** - Dividends are calculated by the Average Daily Balance Method, which applies a daily periodic rate to the balance in the account for each day of the dividend period.

**RENEWAL TERMS** - The term will be the same as the original term, beginning on the maturity date. Promotional Certificates may vary

**RENEWAL INFORMATION - AUTOMATIC RENEWAL:** Your Share Certificate will automatically renew at maturity. **NOTIFICATION:** The Credit Union will send a notification at least ten (10) days prior to maturity.

**TRANSACTION LIMITATIONS** - Additional funds may not be added during the term of the Certificate (except Smart Start Youth, Mega Flex and Flex Certificates). Withdrawals are permitted; however, the defined Early Withdrawal Penalty will apply (except IRA Certificates).

#### **SMART START YOUTH CERTIFICATE**

- Additional Deposits are permitted; however, deposits must be at least a minimum of \$25. Deposits can be made by cash, check, or transfer.
- Once youth member reaches age 18 and the Certificate matures, the Certificate will automatically roll into a 1-year Term Share Certificate, balance must meet requirements. If balance does not meet requirements, funds will be transferred to regular share account.
- Withdrawals will be permitted; however, penalties will apply.
- Joint owner over age 18 required. (Minor must be primary owner of account.)
- At age 16 minor may withdraw, with state issued picture identification, without "joints" consent, however, penalties will apply.

#### **FLEX TERM SHARE CERTIFICATE**

- One of the options below may be used one time during the term of the flex certificate: - Bump up the CD rate to the new rate posted for the Flex CD, when rates have increased—Requires adding a minimum 10% of original CD balance at the time of the rate-bump. - Add money to existing CD—minimum of \$500.00. - Withdrawal up to 25% of the balance without penalty, however, minimum balance must be kept.
- Additional withdrawals are permitted, however, penalties will apply

#### **PUBLIC SERVANT MEGA FLEX CERTIFICATE**

- Must be a full-time employee of any ISD School District, Private or Charter School, University, City, State, County, Federal Municipality, or a Workplace Partner. One of the options below may be used one time during the term of the flex certificate: - Six deposits during the term or - One withdrawal up to 25% of the balance without penalty, however, minimum balance must be kept. Withdrawal will be available the day after request.
- Additional withdrawals are permitted; however, penalties will apply.

#### **IRA TERM SHARE CERTIFICATE**

- Available for Traditional IRAs, Roth IRAs, and Coverdell ESAs.
- Dividends are paid to the principal. The minimum withdrawal from an IRA Certificate is \$500.00. Penalties may apply.

**TERM AVAILABILITY** - The terms available for the individual types of Certificates are listed in the Rate Schedule (on reverse side). The maturity date of Certificates cannot be changed.

**GRACE PERIOD** - You will have a grace period of ten (10) calendar days after the maturity date to withdraw funds without being charged an early withdrawal penalty.

#### **EARLY WITHDRAWAL PENALTY**

- TERM OF ONE YEAR OR MORE: 180 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
- TERM OF NINE MONTHS: 135 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
- TERM OF SIX MONTHS: 90 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.
- TERM OF THREE MONTHS OR LESS: 45 days' dividends will be forfeited, if earned dividends are not available, the penalty will reduce the Certificate's principal.

*These Truth-In-Savings Disclosures are incorporated into and made a part of the Credit Union's Membership and Account Agreement, which sets forth the terms and conditions of Accounts at the Credit Union. Accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund. This Credit Union offers a full array of financial services. For more information regarding other products and services contact the Credit Union. A nominal fee may apply to some products or features.*

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