



641 Yorktown Street • P.O. Box 224444  
 Dallas, Texas 75222-4444  
 Phone: (214) 748-9393 • (800) 321-3728  
 www.myncu.com

# TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

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

RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
<input type="checkbox"/> Regular Share Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$500.00	\$100.00	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Prize Savings Account	/	Monthly	Monthly	Monthly (calendar)	\$25.00	\$500.00	\$100.00	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Greener Grass Savings Accounts	/	---	---	---	\$25.00	\$500.00	---	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Looney Tunes Savings Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	---	\$100.00	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Christmas Club Accounts <input type="checkbox"/> Other Savings	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Money Market Accounts	/	Monthly	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	\$5,000.00	Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Premier Money Market Fund Account	/	Monthly	Monthly	Monthly (calendar)	\$50,000.00	\$1,000.00	\$50,000.00	Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Solid Return Money Market Account	/	Monthly	Monthly	Monthly (calendar)	\$10,000.00	\$10,000.00	\$10,000.00	Daily Balance	Account transfer limitations apply
<input type="checkbox"/> IRA Share Accounts	/	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	---	\$100.00	Average Daily Balance	Account transfer limitations apply
<input type="checkbox"/> Classic Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	\$25.00	\$500.00	\$500.00	Average Daily Balance	---
<input type="checkbox"/> Teen Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$500.00	Average Daily Balance	---
<input type="checkbox"/> Advantage Checking Accounts <input type="checkbox"/> Advantage 50 Plus Checking Accounts	/	Monthly	Monthly	Monthly (calendar)	\$25.00	\$5,000.00	\$500.00	Average Daily Balance	---
<input type="checkbox"/> Fresh Start Checking Account	/	---	---	---	\$25.00	---	---	---	---
<input type="checkbox"/> Neighborhood Free Checking Account <input type="checkbox"/> Greener Grass Checking Account	/	---	---	---	\$1.00	---	---	---	--
<input type="checkbox"/> Second Start Checking	/	---	---	---	\$25.00	---	---	Average Daily Balance	---

## ACCOUNT DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Looney Tunes Savings and IRA Share accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Prize Savings, Christmas Club, Money Market, Premier Money Market Fund, Solid Return Money Market, Classic Checking, Teen Checking, Advantage Checking and Advantage 50 Plus Checking accounts, the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Money Market accounts are Tiered Rate accounts. If your Daily Balance is \$4,999.99 or less, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$5,000.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$25,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. 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.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any dividends will not be paid if you close the account within seven (7) days of the date you open it.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in Regular Share, Prize Savings or Greener Grass Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Share, Prize Savings, Prize Savings, Greener Grass Savings, Classic Checking, Advantage Checking and Advantage 50 Plus Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the

minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Money Market, Premier Money Market Fund and Solid Return Money Market accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Regular Share, Prize Savings and Greener Grass Savings accounts, the service fee may be waived if you have another Credit Union share, checking, certificate or loan account based on the same member number. For Regular Share, Prize Savings, Looney Tunes Savings, Christmas Club, Other Savings, IRA Share, Classic Checking, Teen Checking, Advantage Checking, and Advantage 50 Plus Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Money Market, Premier Money Market Fund and Solid Return Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend 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. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Money Market, Solid Return Money Market, Premier Money Market Fund, and IRA Share accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share, Prize Savings, Greener Grass Savings, and Looney Tunes Savings accounts, you may make three (3) withdrawals per month. For each withdrawal in excess of three (3) you will be charged a fee as disclosed in the Fee Schedule. For Greener Grass Checking accounts, your account will be automatically converted to a Neighborhood Free Checking account when you reach the age of 25. For Money Market, Premier Money Market Fund and Solid Return Money Market accounts, the minimum amount any transfer or check withdrawal from your account is \$500.00. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. If you close your Christmas Club accounts, you will be charged a fee of all accrued, uncredited dividends. An additional fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Second Start Checking accounts, Courtesy pay is not available. For Classic Checking, Advantage

Checking, Advantage 50 Plus Checking, Fresh Start Checking, Neighborhood Free Checking, and Greener Grass Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

**8. Bonus.** The following bonuses may apply as applicable. For Greener Grass Savings accounts, you will receive \$1.00 for each \$25.00 increment of the average daily balance in your account each month. The maximum amount you may earn is \$10.00 per month. For Prize Savings accounts, you will receive entries for monthly, quarterly and/or annual drawings based on the balance in your account. Entries are determined as follows:

- **Monthly prizes** - One entry for each \$25.00 increment of the average daily balance in your account for the month.
- **Quarterly prizes** - One entry for each \$25.00 increment of the average daily balance in your account for the last month of the quarter.
- **Annual prizes** - One entry for each \$25.00 increment of the average daily balance in your account for the last month of the calendar year.

Please see a Credit Union representative for a listing of prizes that will be awarded each month.

For Classic Checking, Teen Checking, Neighborhood Free Checking, Fresh Start Checking and Greener Grass Checking you will receive \$50.00, and for Advantage Checking and Advantage 50 Plus Checking accounts you will receive \$75.00, if your account remains open for a period of six months or longer. You will receive an additional \$25.00 if you also establish direct deposit to your account. To qualify for this bonus, you must have received a specific offer by mail or phone, or from a credit union employee at an employer onsite visit or community event.

The rates appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration 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.

