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# 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 9
<input type="checkbox"/> Regular Share Accounts	/	Monthly	Monthly	Monthly (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	/	Monthly	Monthly	Monthly (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)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> IRA Share Accounts	/	Monthly	Monthly	Monthly (calendar)	\$100.00	---	\$100.00	Average Daily Balance	Account withdrawal and transfer limitations apply.
<input type="checkbox"/> Fresh Start Checking	---	---	---	---	\$25.00	---	---	Average Daily Balance	---
<input type="checkbox"/> Kasasa Cash Accounts Requirements met (see Section 1)* Requirements not met (see Section 1)*	/	Monthly	Monthly	Monthly (calendar)	\$500.00	---	---	Average Daily Balance	---
<input type="checkbox"/> Kasasa Tunes Account	---	---	---	---	\$1.00	---	---	---	---
<input type="checkbox"/> Choice Checking Account	---	---	---	---	\$1.00	---	---	---	--

## 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 and Kasasa Cash 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 \$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 \$1,000.00 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 \$10,000.00 or greater, the third 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. **Kasasa Cash Account.** The Kasasa Cash account is a Tiered Rate account. If your Average Daily Balance is \$15,000.00 or below and you meet all of the following minimum service requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the



Rate Schedule will apply: 1) you complete at least 10 signature-based debit card transactions (excluding ATM and PIN-based transactions); 2) you have at least one (1) direct deposit or ACH auto debit; and 3) receive e-statements and decline the option for paper statements. If your balance is greater than \$15,000.00 and you meet all the minimum service requirements, during the qualification cycle the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements during a qualification cycle domestic ATM withdrawal fees will be refunded. "Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to close of the statement cycle.

**3. Kasasa Account.** The Kasasa Tunes account provides refund credits for iTunes purchases made using your Neighborhood Credit Union VISA debit card. Upon the initial opening of a new account, you are eligible for \$25.00 in refund credits for iTunes purchases made within 60 days of issuance. Each month including the account of opening, you are eligible for \$5.00 in iTunes refund credits for purchases made within 30 days of issuance if: 1) you complete at least 10 signature-based debit card transactions (excluding ATM and PIN-based transactions); and 2) you receive e-statements and decline the option for paper statements. To qualify for Kasasa Tunes refund credits you must complete the transactions or actions in the qualification cycle. If you meet all of these minimum service requirements during a qualification cycle domestic ATM withdrawal fees will be refunded. iTunes will be credited at the end of the month and will include applicable sales tax. The refund amount per cycle will be based on the amount granted from meeting prior month(s) eligibility requirements and the expiration period assigned and will be credited to your checking account. "Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

**4. Choice Checking Account.** The Choice Checking account is a fee-based account which provides for certain fee reductions. To qualify for Choice Checking fee reductions you must complete the following types of transactions or actions within the qualification cycle: 1) make signature based debit card transactions; and/or 2) receive e-statements and decline the option for paper statements. You will receive a reduction in your monthly Service Charge each time you complete these transactions or actions. Please note that debit card transactions must be posted to your account and not just transacted. Some transactions may take up to seven days to post. Qualifying transactions or actions completed during the qualification cycle will determine the amount of reduction to be applied against the Base Service Charge, with the net amount being charged to your account. Specific amounts for fee reductions are disclosed in the rate and fee schedule. Reduction amounts that exceed the Base Service Charge amount will result in a Service Charge of \$0.00 for the account. If no qualifying transactions or actions are completed during the qualification cycle, a Service Charge as disclosed in the rate and fee schedule will be assessed. There will not be any credit balances for completing more than the necessary transactions. "Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

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

**6. 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.

**7. 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.

**8. 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 and Greener Grass Savings 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 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 active 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 and IRA Share 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 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.

**9. Account Limitations.** For Money Market and IRA Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Regular Share, Prize Savings, Greener Grass Savings, Looney Tunes Savings accounts and Other Savings, 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 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 Fresh Start Checking accounts. For Kasasa Cash, Kasasa Tunes and Choice Checking accounts, no account limitations apply.

**10. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**11. 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.

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.

