



Deposit Account Disclosures

Important Notices

A Guide To Your Savings Account**

It is important to understand how your Texans Credit Union accounts work. We are committed to providing the information you need to help manage your account. This guide will explain the additional banking services and fees for your Savings Account(s).

	Regular Savings	Travel Savings	IRA Savings	CESA Savings
Monthly Service Fee	None	None	None	None
Minimum Deposit to Open	\$5	\$5	\$5	\$5
Dividends	Variable based on daily balance	Variable, based on daily balance	Variable, based on daily balance	Variable, based on daily balance
Minimum Balance to Earn Dividends	\$25	Any balance	Any balance	Any balance
Additional Requirements	<p>Must maintain a minimum daily balance of \$5 in your account.</p> <p>If you fail to maintain minimum daily balance, your account may be subject to closure</p>	Not applicable	Not applicable	Not applicable

**This guide is part of your Membership Account Agreement Disclosure and contains additional information about the fees and features of your account. Except for the terms, fees or account features included here, all other terms and conditions of your Membership Account Agreement Disclosure still apply.



Deposit Account Disclosures

Important Notices

A Guide To Your Checking Account**

It is important to understand how your Texans Credit Union accounts work. We are committed to providing the information you need to help manage your account. This guide will explain the additional banking services and fees for your **Checking Account(s)**.

	My Texans Checking [®]	My Texans Interest Checking
Monthly Service Fee	\$5	\$10
Additional Requirements	Enroll in e-statements ¹ OR Set up a monthly direct deposit into the checking account (waived for all new accounts in month account is opened OR if primary accountholder is under the age of 18)	Maintain a minimum daily balance of \$2500 (waived for all new accounts in month account is opened)
Minimum Deposit to Open	\$5	\$5
Dividends	None	Variable, based on daily balance
Minimum Balance to Earn Dividends	Not Applicable	\$2,500 daily balance

¹ Email address must be valid. Member must ensure Texans has a current email address. A \$2 paper statement fee will apply when email address is invalid. Update your email address online within the e-statement portal (log into digital banking > Accounts > e-Statements).

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Important Notices

A Guide to Your Money Market Account**

It is important to understand how your Texans Credit Union accounts work. We are committed to providing the information you need to help manage your account. This guide will explain the additional banking services and fees for your **Money Market Account(s)**.

	Performance Money Market
Monthly Service Fee	\$10
How to Avoid the Monthly Service Fee	Maintain a minimum daily balance of \$2500 (waived for all new accounts in month account is opened)
Minimum Deposit to Open	\$500
Dividends	Variable, based on daily balance
Minimum Balance to Earn Dividends	Any balance

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Consumer Truth In Savings Rate Schedule

Account Type	Minimum Opening Deposit	Minimum Daily Balance to Earn APY	Dividend Rate	Annual Percentage Yield (APY ¹)
My Texans Checking®	\$5	-	-	-
My Texans Interest Checking	\$5	\$2,500 or more	.05%	.05%
Performance Money Market	\$500	\$250,000 or more	1.00%	1.00%
		\$100,000 to \$249,999.99	1.00%	1.00%
		\$25,000 to \$99,999.99	.25%	.25%
		\$0.01 to \$24,999.99	.15%	.15%
Regular Savings (including Minor Savings Account)	\$5	\$25.00 or more	.01%	.01%
Travel Savings	\$5	Any Balance	.01%	.01%
IRA Savings	\$5	Any Balance	.05%	.05%
CESA Savings	\$5	Any Balance	.05%	.05%

¹Dividends on all Savings Accounts, Dividend Bearing Checking Account, and Money Market Accounts will be compounded monthly and credited each calendar month. Dividends are computed using the “daily balance” method and begin to accrue on the business day cash and non-cash items, such as paper checks, are deposited to your Account. Dividend rates, balance tiers and APY may change at any time without prior notice at the Credit Union’s discretion. Fees or other conditions could reduce the earnings on the Account.

This Credit Union is federally insured by the National Credit Union Administration.



Certificate of Deposit Truth In Savings Rate Schedule

Regular, IRA, Roth IRA, and Coverdell Education Savings (CESA)				
APY = Annual Percentage Yield	Required Minimum Balance to Open and Earn Stated Yield			
	Standard \$500		Jumbo \$100,000	
Account Term	Interest Rate	APY ¹	Interest Rate	APY ¹
3 Month Not available for IRA or CESA	3.69%	3.75%	3.88%	3.95%
6 Month Not available for CESA	4.89%	5.00%	5.08%	5.20%
12 Month	4.17%	4.25%	4.36%	4.45%
18 Month	3.93%	4.00%	4.12%	4.20%
24 Month	3.00%	3.04%	3.19%	3.24%
36 Month	3.00%	3.04%	3.19%	3.24%
48 Month	3.00%	3.04%	3.19%	3.24%
60 Month	3.00%	3.04%	3.19%	3.24%

¹APY – These rates may change at any time without prior notice at the Credit Union’s discretion. Interest is compounded monthly in order to receive full APY. For Certificates of Deposit Accounts, you will be paid the rate disclosed at time of deposit for the entire term of the Certificate. Certificate of Deposit Accounts renew automatically and have a grace period of ten (10 calendar days after the maturity date to withdraw funds. If the balance on a jumbo Certificate Account falls below the minimum balance requirements, it will automatically renew to a Standard Certificate Account. Early withdrawal penalties may apply to Certificates of Deposit and could reduce earnings on the account.

To obtain current rate information, please call the Credit Union at 972.348.2000 or 800.8435295. A copy of Texans Credit Union Membership Account Agreement is available upon request.

This Credit Union is federally insured by the National Credit Union Administration.