



4900 East 52nd Street
 Odessa, TX 79762
 Phone: (432) 550-9126

TRUTH-IN-SAVINGS DISCLOSURE ~ Share Certificates

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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Shares account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For Certificate accounts, dividends are calculated by the daily balance method, which applies a periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS — For Certificate accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For Certificate accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw from your account before the maturity date.

AMOUNT OF PENALTY — For Certificate accounts, the amount of early withdrawal penalty for your account is 90 days' dividend.

HOW THE PENALTY WORKS — The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES — At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

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

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment, provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For Certificate accounts, your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

Rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please contact the credit union at 432.550.9126.

RATE SCHEDULE – DATE: 04/01/2019												
	Share Cert		Share Cert		Share Cert		Share Cert		Campus Share Cert		Jumbo Share Cert	
Min Deposit	Account \$500.00		MAP Account \$500.00		Account \$500.00		MAP Account \$500.00		6 Month \$500.00		12 Month \$500.00	
Compounding	Daily		Daily		Daily		Daily		Daily		Daily	
Credited	Monthly		Monthly		Monthly		Monthly		Monthly		Monthly	
Period	Term of Account		Calendar Month		Calendar Quarter		Calendar Month		Term of Account		Calendar Month	
	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
90 Day	0.45%	0.45%	0.50%	0.50%					0.50%	0.50%		
6 Month												
12 Month	0.60%	0.60%	0.65%	0.65%	0.90%	0.90%	0.95%	0.95%			0.70%	0.70%
9 Month												
24 Month												
36 Month												
60 Month					2.08%	2.10%	2.13%	2.15%				
Additional Deposits:	Not Allowed		Not Allowed		Not Allowed		Not Allowed		Not Allowed		Not Allowed	
Withdrawals:	Allowed – With Penalty		Allowed – Dividends Only		Allowed – Dividends Only		Allowed – Dividends Only		Allowed – With Penalty		Allowed – Dividends Only	
Renewable:	Automatic		Automatic		Automatic		Not Automatic		Automatic		Automatic	



TRUTH-IN-SAVINGS DISCLOSURE ~ Share, Christmas Club, MMACs, Checking, IRAs

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate & Fee Schedule 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 and Scotty Savers Club accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Big MMAC, IRA Share, and Christmas Club Accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. Rates are subject to change at credit union's discretion.

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. DIVIDENDS COMPOUNDING AND CREDITING. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit.

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.

5. BALANCE INFORMATION. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Big MMAC, Scotty Savers Club, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For all accounts using an average daily method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS. For MMAC, Campus MMAC, and Christmas Club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be closed. For Big MMAC accounts, the minimum withdrawal is \$200.00 per withdrawal. For Regular Share, IRA Share, Scotty Savers Club, account limitations apply.

ACCRUAL OF DIVIDENDS. For Regular Share Accounts and Scotty Saver Accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

RATE SCHEDULE – Share, Christmas Club, MMACs, Checking, IRAs – Date: 04/01/2019

	Regular Share		Big MMAC	Christmas Club		IRA Share	Scottie Savers		Campus MMAC		Business	Members' Advantage	Sup. Sr.
Dividends	Rate	APY	See Below	Rate	APY	See Below	Rate	APY	Rate	APY			
	0.25%	0.25%		0.25%	0.25%		0.25%	0.25%	0.25%	0.28%			
Compounded	Quarterly		Monthly	Monthly		Monthly	Quarterly		Quarterly				
Credited	Quarterly		Monthly	Monthly		Monthly	Quarterly		Quarterly				
Period	Calendar Quarter		Calendar Month	Calendar Month		Calendar Month	Calendar Quarter		Calendar Month				
BALANCE REQUIREMENTS													
Min Deposit	\$25.00		\$2,000.00	\$25.00		\$25.00	\$25.00		\$100.00		\$100.00	\$100.00	\$100.00
Min Balance to Avoid a Service Fee	-		-	-		-	-		-		\$5,000	-	-
Min Balance to Earn the Stated APY	\$100.00		\$2,000.00	-		-	\$100.00		\$100.00		-	-	-
Balance Method	Avg. Daily Balance		Daily Balance	Daily Balance		Daily Balance	Avg. Daily Balance		Daily Balance		Avg. Monthly Balance	-	-

BIG MMAC ACCOUNT

	Rate	APY
\$2,000.00 - \$14,999.99	0.28%	0.28%
\$15,000.00 - \$49,999.99	0.33%	0.33%
\$50,000 +	0.38%	0.38%
CAMPUS MMAC (MIN \$100)	0.28%	0.28%
*ANNUAL PERCENTAGE YIELD		

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

	Rate	APY
\$.01 - \$9,999.99	0.28%	0.28%
\$10,000 - \$49,999.99	0.33%	0.33%
\$50,000 +	0.38%	0.38%
*ANNUAL PERCENTAGE YIELD		

SAFE DEPOSIT BOXES – Yearly Fee

3x5	\$30.00
3x10	\$45.00
5x10	\$55.00
10x10	\$85.00
Re-drill Fee	\$100.00

FEE Schedule – April 1, 2019

Overdraft Fee	\$25.00	Close IRA within 180 days	\$100.00	Credit Card Payment via 800#	\$5.00
Stop Payment Fee	\$25.00	Check Printing Fee	Varies	Credit Card Payment Online or 432.550.9126	FREE
Return Check Fee	\$25.00	Return EFT Fee	\$25.00	Loan Payment Via Debit, Credit Card or ACH	\$10.00
Check Copy Fee	\$1.00	Share Draft Copy per Page	\$1.00	Western Union - Domestic	\$12.50
Dormant Account/Month	\$5.00	CU Check Withdrawal for Bill Paying	\$2.00	Domestic Wire Fee	\$15.00
Account Research Fee - Per Hour	\$10.00	Account Detail Fee/Statement	\$2.00	Acct Inquiries/Transactions by Phone	\$1.00
Check Cashing Fee Non-Members - All Checks over \$2,500	1.00%	Commercial Account Monthly Fee – Average Balance Falls Below \$5,000	\$35.00	Close Membership Acct Less than 90 days old	\$15.00
Check Cashing Fee Members - Avg Balance less than \$500	1.00%	Permian Chapter ATM Alliance, CCFCU ATMs, & COOP ATMs	FREE	Charged Off Share Accts will be charged fee equal to 25% of the amt charged off	
Cashier's Check Fee	\$3.00	ATM Charge (Non-CCFCU Terminals)	\$1.50	Tilly – EZ Bill Pay Monthly Fee – EZ Web	FREE
Courtesy Pay	\$25.00	ATM/Check Card Replacement	\$20.00	POPMoney: Standard (3 day) Payments	.FREE
Members Advantage Plus Checking/Month	\$5.75	ATM/Check Card NSF Fee	\$25.00	POPMoney: Next Day Payments	1.50 - 2.00
Money Orders	\$1.00	Foreign Item Special Handling	\$112.50	POPMoney: Add design/ email address	.25
Gift Cards (1st 20 cards Free, \$6.95 each, thereafter)	Varies	Foreign Item Processing	\$20.00	EZ Bill Pay Transfers to other financial institutions	2.00
Temporary Checks (12 Checks)	\$5.00	Foreign Item Return Fee	\$35.00	EZ Bill Pay Overnight via Check	14.95
Statement Reconciliation Fee	\$10.00	Return Deposit	\$10	EZ Bill Pay Next Day (electronic only)	9.95