



NORTH EAST TEXAS CREDIT UNION
 PO Box 1480
 Lone Star, TX 75668
 903-656-2576
 (800) 256-2423

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: October 1, 2016

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

RATE SCHEDULE

ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS See section 5
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Savings Account	See Attached Rate Sheet	Daily	Monthly	\$20.00	\$20.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Dollar Dog Savings Account (0-12) ■		Daily	Monthly	\$5.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings Account (13-17) √		Daily	Monthly	\$5.00	\$5.00	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings Club Account		Daily	Monthly	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account		Daily	Monthly	\$10.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Account		Daily	Monthly	\$2,500.00	\$2,500.00	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Classic Checking Account		—	—	\$100.00	—	—	—	—
Platinum Secure Checking Account		Daily	Monthly	\$100.00	—	\$1,000.00	Average Daily Balance	—
Youth Checking Account (13-17) ●		—	—	—	—	—	—	Account limitations apply.
Fresh Start Checking Account		—	—	\$100.00	—	—	—	Account limitations apply.
Business Checking Account		Daily	Monthly	\$200.00	\$1,000.00	\$100.00	Average Daily Balance	—

■ Dollar Dog Savings Account will automatically convert to Youth Savings Account on your 13th birthday.

√ Youth Savings Account will automatically convert to a Savings Account on your 18th birthday.

● Youth Checking Accounts will automatically convert to Platinum Secure Checking Account on your 18th birthday with the option to remove parent or guardian.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Savings, Dollar Dog Savings, Youth Savings, Holiday Savings Club, IRA Savings, Money Market, Platinum Secure Checking, and Business Checking accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The Savings, IRA Savings and Business Checking accounts are tiered rate accounts. If your account balance is \$2,499.99 or below, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$2,500.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$10,000.00 or greater, the third Interest Rate and Annual Percentage Yield listed for this account will apply. The Money Market Account is a tiered rate account. If your account balance is from \$2,500.00 to \$9,999.99, the first Interest Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$10,000.00 to \$49,999.99, the second Interest Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$50,000.00 to \$99,999.99, the third Interest Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000 or greater, the fourth Interest Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule. The Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. ACCRUAL OF INTEREST — For all earning accounts, interest 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 interest is credited, you will not receive the accrued interest. However, for Holiday Savings Club accounts, any accrued interest will be paid if you close the account within seven (7) days of the date you open it.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings, Dollar Dog Savings, Youth Savings, Money Market, and Business Checking accounts, there is a minimum daily balance required to avoid a service fee for the interest period. If the minimum daily balance requirement is not met during each day of the interest period, you will be charged a service fee as stated in the Fee Schedule. For Savings, Dollar Dog Savings, Youth Savings, Holiday Savings Club, IRA Savings, Money Market, Platinum Secure Checking, and Business Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the interest period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield. For accounts using the average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCOUNT LIMITATIONS — For Savings, Youth Savings, Holiday Savings Club, IRA Savings, and Money Market 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 Dollar Dog Savings accounts, you may make no more than two (2) 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. Electronic access devices will not be approved for Dollar Dog Savings accounts. For Holiday Savings Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. You will be charged a fee of \$3.00 per withdrawal after one (1)

withdrawal per month. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Youth Checking Account accounts, parent or guardian as joint owner is required. For Fresh Start Checking accounts, a \$50.00 pledge balance is required to be maintained in the account at all times. Completing a three-part financial counseling program will eliminate the \$5.00 monthly debit card fee. Member is eligible for this discount after six (6) months. No overdraft protection is offered on this account. If you have three (3) or more NSF's on any business day, the debit card will be automatically canceled. After six (6) months of non NSF activity on account, you may re-apply for a debit card. For Classic Checking, Platinum Secure Checking, and Business Checking accounts, no account limitations apply.

6. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card 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 card 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.

7. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below:

Par Value of One Share	\$20.00
Number of Shares Required	1
Membership Fee	\$5.00

8. RATES — The rates appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.



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Platinum Secure Checking Account	\$6.00/Month
NSF	\$30.00/Item
Returned Item	\$7.50/Item
Returned Loan Payment	\$25.00
Stop Payment	\$10.00 setup per request. \$5.00 per presented item
GENERAL FEES	
Account Closure	\$20.00 if account closed within 180 days
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Business Paper Draft	\$10.00
Cash/Coin Processing Fee	2% of total amount processed
Cashier's Check	\$3.00/Item
Check Cashing	Prices may vary depending upon amount of check
Copy of Check	\$2.00/Item
Deposit Item Return	\$7.50/Item
Dormant Account	\$10.00/Month
Fax Service	\$2.00/Page local numbers
Fax Service	\$5.00/Page out-of-area numbers
International Wire	\$40.00 plus pass through charges
Levy/Garnishment	\$25.00 plus any required attorney fees
Member Request Account Update	\$2.00/Change name, address, additions/deletion of joint owner
Money Order	\$2.00/Item
Non-Member Notary Service	\$6.00
Photo Copy Service	\$2.00/Page
Returned Mail Fee	\$5.00/month until address is updated
Statement Copy	\$5.00/Copy
Telephone Transfer/Inquiry	\$3.00/Transfer
Temporary Checks	\$1.00/Check
Wire Transfer (Incoming)	\$7.50/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Written Verification of Accounts	\$10.00/Verification

EFT FEES	
Fresh Start Debit Card	\$5.00/Month
Instant Issue Debit Card	\$15.00
Non-Member ATM Withdrawal/Transfer	\$2.00
Nonproprietary ATM Withdrawal/Transfer	\$1.00
Online Bill Payment	\$5.00/Month
Reissue PIN	\$2.00
Replacement Card	\$10.00
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$15.00/Year
3" x 10" Box	\$25.00/Year
5" x 10" Box	\$30.00/Year
10" x 10" Box	\$60.00/Year
Drilling of Boxes	Cost
Lost Key	Cost

FEE SCHEDULE	
SAVINGS ACCOUNT FEES	
Savings Account Excessive Withdrawal	\$2.00/Transaction after six (6) per month
Dollar Dog Savings Account Excessive Withdrawal	\$2.00/Transaction after two (2) per month
Youth Savings Account Excessive Withdrawal	\$2.00/Transaction after six (6) per month
Holiday Savings Club Account Excessive Withdrawal	\$3.00/Transaction after one (1) per month
Minimum Balance Violation	\$6.00/Month
CHECKING ACCOUNT FEES	
ACH NSF	\$30.00/Item
Business Account	\$10.00/Month and \$0.10 per item over 40 if the balance is not maintained
Check Printing	Prices may vary depending upon style
Classic Checking Account	\$3.00/Month
Courtesy Payment	\$30.00/Item
Fresh Start Account	\$10.00/Month
Money Market Account	\$5.00/Month if the minimum balance is not maintained

