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TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

Maturity Date:

The terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.

RATE SCHEDULE										
	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Share Certificate Account Terms										
3 - 5 Months	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	See Separate Rate Schedule	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
6 - 11 Months										
12 - 17 Months										
18 - 23 Months										
24 - 35 Months										
36 - 59 Months										
60 - 83 Months										
84 - 119 Months										
120 Month										
<input type="checkbox"/> 12 Month Liquid Share Certificate Account										
12 Month	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	See Separate Rate Schedule	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Allowed Unlimited	Allowed - see Transaction Limitations section	Automatic
<input type="checkbox"/> Jumbo Share Certificate Account Terms										
3 - 5 Months	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	See Separate Rate Schedule	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
6 - 11 Months										
12 - 17 Months										
18 - 23 Months										
24 - 35 Months										
36 - 59 Months										
60 - 83 Months										
84 - 119 Months										
120 Month										
<input type="checkbox"/> IRA Share Certificate Account Terms										
3 - 5 Months	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	See Separate Rate Schedule	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
6 - 11 Months										
12 - 17 Months										
18 - 23 Months										
24 - 35 Months										
36 - 59 Months										
60 - 83 Months										
84 - 119 Months										
120 Month										
<input type="checkbox"/> 12 Month IRA Liquid Share Certificate Account										
12 Month	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	See Separate Rate Schedule	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Allowed Unlimited	Allowed - see Transaction Limitations section	Automatic

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Jumbo IRA Share Certificate Account Terms										
3 - 5 Months	See Separate Rate Schedule	See Separate Rate Schedule	Fixed for the Term of Certificate	\$90,000.00	<input type="checkbox"/> Monthly	<input type="checkbox"/> Monthly	Account's Term	Not Allowed	Allowed - see Transaction Limitations section	Automatic
6 - 11 Months										
12 - 17 Months										
18 - 23 Months										
24 - 35 Months										
36 - 59 Months										
60 - 83 Months										
84 - 119 Months										
120 Month										

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 certificate 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 all accounts, 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 Separate Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in your share savings account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. For all 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 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, accrued dividends will not be paid.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For Liquid Share Certificate Accounts, you must maintain a minimum balance of \$5,000 during the term of your account. For Liquid IRA Share Certificate Accounts, you must maintain a minimum balance of \$2,500.00 during the term of your

account. You are permitted to make up to two (2) withdrawals without penalty from the portion of your account balance that exceeds \$5,000. If either of the first two withdrawals reduces your balance below the required minimum, you must redeem the certificate in full and a penalty will be imposed on the first \$5,000 in your account. For any withdrawal in excess of two (2), you must redeem the certificate in full and a penalty will be imposed on the entire balance in your account.

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 will impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is the greater of \$50.00 or an amount equal to the number of days' dividends as determined in accordance with the following penalty schedule:

Terms of 3 - 5 months	90 days' dividends
Terms of 6 - 11 months	180 days' dividends
Terms of 12 - 35 months	270 days' dividends
Terms of 36 - 59 months	365 days' dividends
Terms of 60 - 83 months	730 days' dividends
Terms of 84 - 120 months	1,095 days' dividends

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. However, the early withdrawal penalty will be imposed if the funds are being withdrawn from the credit union, and not reinvested for the remainder of the original term of the Share Certificate.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), 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 or Keogh and the owner becomes disabled.

Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. For all Accounts, your accounts will automatically renew for another term upon maturity. For accounts with terms of less than one year, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Each renewal term will be the same as the original term, beginning on the maturity date, (unless we notify you in writing, before a maturity date, of a different term for renewal). For terms of one year or greater, 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 non-transferable and nonnegotiable.

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund. For purposes of federal insurance coverage, San Antonio Federal Credit Union (SACU) and SACU operating in Houston (SACU) accounts are one and the same.

