

# TRUTH-IN-SAVINGS DISCLOSURE

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.

Last Dividend Declaration Date: February 13 2009

## RATE SCHEDULE

ACCOUNT TYPE	<input type="checkbox"/> Share	<input type="checkbox"/> Christmas Club	<input type="checkbox"/> IRA Share	<input type="checkbox"/> Golden Eagle/ Scholastic Share Draft	<input type="checkbox"/> Regular Share Draft
<b>DIVIDENDS</b> Dividend Rate/Annual Percentage Yield (APY)	0.50%APR 0.51%APY	0.25%APR 0.25%APY	1.50%APR 1.51%APY	0.25%APR 0.25%APY	0.25%APR 0.25%APY
Dividends Compounded:	Monthly	Monthly	Quarterly	Monthly	Monthly
Dividends Credited:	Monthly	Monthly	Quarterly	Monthly	Monthly
Dividend Period:	Monthly (Calendar)	Monthly (Calendar)	Quarterly (Calendar)	Monthly (Calendar)	Monthly (Calendar)
<b>BALANCE REQUIREMENTS</b>					
Minimum Opening Deposit:	\$25.00	\$25.00	\$25.00	\$100.00	\$200.00
Minimum Balance to Avoid a Service Fee:	—	—	—	—	—
Minimum Balance to Earn the Stated APY:	\$100.00	\$100.00	—	\$100.00	\$100.00
Balance Method to Calculate Dividends:	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
<b>ACCOUNT LIMITATIONS</b> (See Paragraph 6)	Account transfer limitations apply.	Account withdrawal limitations apply.	Account transfer limitations apply.	—	—

## 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.**

- 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 may change at any time 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 that is set forth in the Rate Schedule.
- NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the 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.
- ACCRUAL OF DIVIDENDS** — For all earning 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 accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

- BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings 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 all 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 requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal in the account for each day of the period and dividing that figure by the number of days in the period.
- ACCOUNT LIMITATIONS** — For Share 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

Christmas Club accounts, the entire balance will be paid to you by check on or after December 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Golden Eagle/Scholastic Share Draft and Regular Share Draft accounts, no account limitations apply.

- 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.

**ACCOUNT DISCLOSURES (continued)**

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.

**8. 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 \$25.00  
 Number of Shares Required 1

FEE SCHEDULE	
OTHER SERVICE FEES	
Account Activity Printout	\$3.00/Printout
Account Reconciliation/Research	\$10.00/Hour, minimum charge \$10.00
Deposited Item Return	\$35.00/Item
Wire Transfer (Outgoing)	\$25.00/Transfer
Temporary Checks	\$1.00/Sheet of 4
NSF	\$25.00/Item
Returned Item	\$25.00/Item
Stop Payment	\$15.00/1st request, \$2.00 each additional request (maximum of \$25.00 per business day)
SHARE DRAFT ACCOUNT FEES	
NSF	\$25.00/Item
Returned Item	\$25.00/Item
Stop Payment	\$15.00/Request

The rates and fees appearing with this Schedule are accurate 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.

Your savings, federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

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1-11YGCC700  
 TSMAS02  
 D30000-SD5

*The Credit Union Difference*

Truth-in-Savings  
 Disclosure

Share and Share Draft  
 Accounts

**ANGELINA FEDERAL EMPLOYEES  
 CREDIT UNION**  
 900 Pershing Ave  
 Lufkin, TX 75904  
 (936) 632-7691 or (800) 569-9799