

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
Share Certificates									
6-month	1.00%/1.01%	Fixed Rate	\$1,000	Quarterly	Quarterly	Account Terms	Not Allowed	Not Allowed	Automatic
1-year	1.50%/1.51%	Fixed Rate	\$1,000	Quarterly	Quarterly	Account Terms	Not Allowed	Not Allowed	Automatic
2.5-year	2.00%/2.02%	Fixed Rate	\$1,000	Quarterly	Quarterly	Account Terms	Not Allowed	Not Allowed	Automatic
IRA Certificates									
18-month	1.75%/1.77%	Fixed Rate	\$1,000	Quarterly	Quarterly	Account Terms	Not Allowed	Not Allowed	Automatic
24-month	2.00%/2.02%	Fixed Rate	\$1,000	Quarterly	Quarterly	Account Terms	Not Allowed	Not Allowed	Automatic

The rates, fees and terms applicable to your account at the credit union are provided with this Truth-in-Savings Disclosure. Occasionally, Common Cents Credit Union may offer other rates for the aforementioned accounts. Rates are subject to change.

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The following disclosures apply to all of the accounts, unless specifically notated. All accounts described in this Truth-in-Savings Disclosure are considered 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. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to your account. If you elect to have the dividends paid to you by check or transferred to your accounts, compounding will not apply.
- 4. Balance Information:** To open any account, you must deposit or already have the minimum required share(s) in your account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements are set forth 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.
- 5. Accrual of Dividends:** For all accounts, dividends will begin to accrue on non-cash deposits (i.e. checks) on the business day the deposit is made into your account. For all accounts, if the account is closed before accrued dividends are credited, accrued dividends will not be paid.
- 6. Transaction Limitations:** For all accounts, your ability to conduct deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is open, you may not make any withdrawals prior to the majority date.
- 7. Maturity:** Your account will mature as stated on this Truth-in-Savings Disclosure, on your Account Receipt or Renewal Notice.
- 8. Renewal Policy:** The renewal policy for your account(s) is stated in the Rate Schedule. Once an account has renewed for an additional term, grace periods are no longer valid regarding the maturity date; therefore, an early withdrawal will result in a penalty fee. To avoid a withdrawal penalty, all withdrawals must be made on the maturity date.
- 9. Non-transferrable/ Non-negotiable:** Your account is non-transferrable and non-negotiable.
- 10. Membership:** as a condition of membership, you must purchase and maintain the minimum required shares as set forth below:
Par Value of One Share: \$5.00 Number of Shares Required: One (1)



Rate Schedule

ACCOUNT TYPE	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	Account Limitations
Regular Share	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer and Withdrawal Limitations Apply
Christmas Club	0.15% - 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account Withdrawal Limitations Apply
IRA	18 month: 1.75% / 1.77% 24 month: 2.00% / 2.02%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Money Market Share	0.35% / 0.35%	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account Transfer and Withdrawal Limitations Apply
Share Draft	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	See Section 6*	—	\$500.00	Average Daily Balance	—
Choice Checking	—	—	—	—	—	\$10,000.00	—	—	—

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ACCOUNT TYPE	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compound ed	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	Account Limitations
Kasasa Cash Service requirements met / not met (See Section 2)	<u>Balances up to \$25k</u> 3.00% / 3.00% <u>Balances > \$25k</u> 0.20% / 3.00% to 0.76% <u>If balance requirements are not met:</u> 0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account Restrictions Apply
Kasasa Cash Back	—	—	—	—	—	—	—	—	Account Restrictions Apply
Kasasa SaverService requirements met / not met (See Section 2)	<u>Balances up to \$25k</u> 1.00% / 1.00% <u>Balances > \$25k</u> 0.20% / 1.00% to 0.36% <u>If balance requirements are not met:</u> 0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account Restrictions Apply
Kasasa Giving Service requirements met /not met (See Section 2)		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account Restrictions Apply

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Occasionally, CommonCents Credit Union may offer other rates for the aforementioned accounts. Rates are subject to change.

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Account Disclosures

The following disclosures apply to all accounts, unless otherwise specified. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- 1. Rate Information:** The annual percentage yield (APY) is a percentage rate that affects 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, Christmas Club, IRA, Money Market Share, Share Draft, and Kasasa Saver Accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Kasasa Cash, and Kasasa Giving 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 that the Credit Union anticipates paying for the applicable dividend period. Kasasa Cash, Kasasa Saver, and Kasasa Giving accounts are tiered rate accounts. Please refer to Section 2 for additional details.
- 2. KASASA Accounts:** For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum service requirements, you must: 1) make 12 debit card point-of-sale purchases in amounts of \$10.00 or more that post and settle to your account; 2) have one (1) ACH debit or credit post and settle to your account; 3) be enrolled in and log into online banking; 4) be enrolled in and receive e-statements. ATM-processed transactions do not count toward qualifying debit card transactions. The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month in which the dividends are paid. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher.
 - 1. Kasasa Cash Account:** To open a Kasasa Cash account, you must also open a Kasasa Saver account. The Kasasa Cash account is a tiered rate account. If you meet the minimum service requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$10,000.00. In addition, domestic ATM fees will be refunded and credited to your account on the last day of the monthly statement cycle. Dividends earned and ATM fees refunded on the Kasasa Cash account will automatically be transferred to your Kasasa Saver account; compounding will not apply to the Kasasa Cash account. If you do not meet all of the minimum service requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. Only one (1) Kasasa Cash account is allowed per Social Security Number.
 - 2. Kasasa Cash Back Account:** To open a Kasasa Cash Back account, you must also open a Kasasa Saver account. You will receive 2.50% cash back, for up to \$300.00 in debit card purchases that post and settle to your account during the monthly qualification cycle, for maximum cash back of \$7.50 each month, if you meet the minimum service requirements during the monthly qualification cycle. In addition, domestic ATM fees will be refunded and credited to your account on the last day of the monthly statement cycle. ATM fees refunded on the Kasasa Cash Back account will automatically be transferred to your Kasasa Saver account. If you do not meet all of the minimum service requirements during the calendar month, you will not earn a cash back reward and ATM fees will no be refunded to you. Only one (1) Kasasa Cash Back account is allowed per Social Security Number.
 - 3. Kasasa Saver Account:** This account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed for this account in the Rate Schedule on balances of \$10,000.00 or less. You will also earn the second dividend rate and range of annual percentage yields listed for this account on balances over \$10,000.00. If you do not meet all of the minimum service requirements during the monthly qualification cycle in the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account. Only one (1) Kasasa Saver account is allowed per Social Security Number.

Account Disclosures

Types of Kasasa Accounts (continued from previous page)

4. Kasasa Giving Account: The Kasasa Giving account is a tiered rate account. If you meet the minimum service requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$10,000.00. Also, a charitable contribution of \$0.05 will be made to select charities for each debit card purchase that posts and settles to your account during the monthly qualification cycle. In addition, domestic ATM fees will be refunded and credited to your account during the monthly qualification cycle. In addition, the domestic ATM fees will be refunded and credited to your account on the last day of the monthly statement cycle. If you do not meet all of the minimum service requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your Kasasa Giving account. Additionally, you will not earn charitable contributions for the monthly qualification cycles, and ATM fees will not be refunded to you. Only one (1) Kasasa Giving account is allowed per Social Security Number.

3. Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. Accrual of Dividends: For all earning accounts, dividends will begin to accrue on non-cash deposits (i.e. checks) on the business day you make the deposit to your account are stated in the Rate Schedule. For Regular Share, Christmas Club, IRA, Money Market Share, Share Draft, Kasasa Giving accounts, 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.

6. 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 Choice Checking accounts, there is a minimum daily balance required to avoid a service fee for the statement period. If the minimum daily balance requirement is not met during each day of the statement period, you will be charged a service fees as stated.

*For Share Draft accounts, the required minimum opening deposit will be an amount equal to the initial draft order for your account. For Money Market Share and Share Draft 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 within the period.

Account Disclosures

7. Account Limitations: For Regular Share and Money Market 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 pre-authorized, 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 or transferred to another of your accounts, on or after November 15th and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the opening of the account. For Money Market Share accounts, withdrawals must be in amounts of \$100.00 or more. For Kasasa Cash, Kasasa Cash Back, Kasasa Saver and Kasasa Giving accounts, please refer to Section 2 for minimum requirements to earn monthly rewards. For IRA, Share Draft, and Choice Checking accounts, no account limitations apply.

8. 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 consent to overdraft protection plan for ATM and one-time debit card transactions), pre-authorized 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 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 uses to capture the member’s opt-in choice for overdraft protection and Schedule of Fees and Charges.

9. 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	\$5.00
Number of Shares Required	1

10. 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 CommonCents Credit Union.

11. Fees: See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

CommonCents Credit Union

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