

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	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	
Savings/Secondary Share Savings/Secured Credit Card Savings	\$1,000.00 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$1,000.00	Average Daily Balance	—
Kids Club	\$25.00 to \$25,000.00 / \$25,000.01 to \$50,000.00 / \$50,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Average Daily Balance	—
Christmas Club Savings	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$50.00	Average Daily Balance	Account withdrawal limitations apply.
Money Market	\$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	—
Fresh Start Checking	—	—	—	—	\$25.00	—	—	—	—
Advantage Plus Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,000.00	Average Daily Balance	—



Z-Checking Qualifications met (see section 2)	\$0.00 to \$25,000.00	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
	\$25,000.01 or greater								
Qualifications Not Met (see section 2)	/ to /								
IRA Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	\$1,000.00	Average Daily Balance	Account 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.

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 Savings/Secondary Share Savings/Secured Credit Card Savings, Kids Club, Christmas Club Savings, Money Market, Advantage Plus Checking, and IRA Savings 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. Savings/Secondary Share Savings/Secured Credit Card Savings, Kids Club, Money Market and Z-Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Savings/Secondary Share Savings/Secured Credit Card Savings, Kids Club, and Money Market tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. Z-CHECKING ACCOUNTS — The Z-Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the rate schedule will apply if your balance is from \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, your monthly service fee will be waived and we will refund up to \$15.00 in ATM fees assessed at nationwide ATMs we do not own or operate. If you do not meet all of the minimum qualification

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 Z-Checking account and ATM fees will not be refunded to you. To meet the minimum monthly qualification requirements you must: 1) make 12 signature-based transactions totaling \$100.00 or greater with your debit card that post and settle your account; 2) have one ACH credit or direct deposit totaling \$100.00 or greater post and settle your account; 3) be enrolled to receive e-statements; and 4) be enrolled in and log into online or mobile banking monthly. The monthly qualification cycle is defined as the period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. To maintain a monthly service fee free Z-Checking Account, account owners agree to maintain e-statements and either a monthly direct deposit or ACH deposit. Accounts that do not meet these requirements may be converted to an Advantage Plus Checking Account and will be subject to the Advantage Plus Checking Account rates, fees and terms.

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 noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings/Secondary Share Savings/Secured Credit Card Savings, Christmas Club Savings, Money Market, Advantage Plus Checking, Z-Checking, and IRA Savings accounts, if you close your

account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club Savings 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 a 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 Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Savings/Secondary Share Savings/Secured Credit Card Savings, Kids Club, Christmas Club Savings, Money Market, Advantage Plus Checking, and IRA Savings 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.

7. ACCOUNT LIMITATIONS — For Christmas Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For IRA Savings, withdrawals will be subject to all applicable tax and other laws and regulations, including but not limited to possible early distribution penalty taxes, surrender charges, and withholding requirements, please see your Individual

Retirement Trust Account Agreement for details. For Savings/Secondary Share Savings/Secured Credit Card Savings, Kids Club, Money Market, Fresh Start Checking Advantage Plus Checking, and Z-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 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

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 provided in or with the Rate 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 information on your accounts, please call the Credit Union.

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

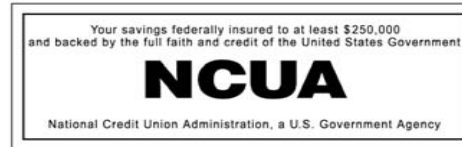
LOCATIONS

Main Office
9601 Jones Rd, Ste 100
Houston, TX 77065

Copperfield
16727 FM 529 Road
Houston, TX 77095

Skinner
13525 Skinner Rd
Cypress, TX 77429

Towne Lake
9915 Barker Cypress Rd, Ste 160
Cypress, TX 77433



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

EFFECTIVE DATE:

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

	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									
6 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
12 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
24 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
36 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								



RATE SCHEDULE (cont.)

	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									
48 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
60 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
<input type="checkbox"/> IRA Share Certificate									
6 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
12 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
24 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								

RATE SCHEDULE (cont.)

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> IRA Share Certificate									
36 Month	\$2,500.00 to \$4,999.99 /	Fixed Rate	\$2,500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
48 Month	\$2,500.00 to \$4,999.99 /								
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								
60 Month	\$2,500.00 to \$4,999.99 /								
	\$5,000.00 to \$24,999.99 /								
	\$25,000.00 to \$99,999.99 /								
	\$100,000.00 or greater /								

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.

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. All accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for

that balance range will apply to the full balance of your account.

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 another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 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 noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate

Schedule. 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.

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

a. Amount of Penalty. For 6 and 12 month Share Certificate and IRA Share Certificate accounts, the amount of the early withdrawal penalty for your account is 90 days' dividends. For 24, 36 and 60 month Share Certificate and IRA Share Certificate accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends.

b. 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 dividends have already been paid, the penalty will be deducted from the principal.

c. 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 of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, 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. For accounts that will not automatically renew your certificate funds will be deposited into your savings account. If you wish to renew your certificate, please contact the credit union.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

LOCATIONS

Main Office
9601 Jones Rd, Ste 100
Houston, TX 77065

Copperfield
16727 FM 529 Road
Houston, TX 77095

Skinner
13525 Skinner Rd
Cypress, TX 77429

Towne Lake
9915 Barker Cypress
Rd Ste 160 Cypress, TX
77433

