



FEDERAL CREDIT UNION
 P.O. Box 12689, San Antonio, TX 78212-0689
 210-225-0708 | 1-800-644-4748

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: 2-1-2022

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Share (18 yrs & older) (1)		.100%	.100%
<input type="checkbox"/> Primary Share (17 yrs & younger) (1)(2)	Less than \$500.01	5.00%	4.879%
	\$500.01 & Greater	.100%	.100%
<input type="checkbox"/> Special Savings (1)		.100%	.100%
<input type="checkbox"/> Traditional IRA Share (1)		.100%	.100%
<input type="checkbox"/> SEP IRA Share (1)		.100%	.100%
<input type="checkbox"/> Coverdell IRA Share (1)		.100%	.100%
<input type="checkbox"/> Roth IRA Share (1)		.100%	.100%
<input type="checkbox"/> Standard Checking (1)	\$1,000.01 & Greater	.010%	.010%
<input type="checkbox"/> Superior Checking (1)(2)	Less than \$2,500.00	.010%	.010%
	\$2,500.00 & Greater	.350%	.349%
<input type="checkbox"/> HSA Checking (1)		%	%
<input type="checkbox"/> Money Market (1)(2)	\$2,000.00 - \$24,999.99	.050%	.050%
	\$25,000.00 - \$49,999.99	.150%	.150%
	\$50,000.00 & Greater	.200%	.200%

Account Type	FIXED RATE (Term Share Certificate)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Standard Term Share Certificate (1)(2)	\$ 500.00	6 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	.250%	.250%
			\$100,000.00 & Greater	.250%	.250%
	\$ 500.00	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	.400%	.399%
			\$100,000.00 & Greater	.400%	.99%
	\$ 500.00	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	.650%	.648%
			\$100,000.00 & Greater	.650%	.648%
	\$ 500.00	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	.750%	.747%
			\$100,000.00 & Greater	.750%	.747%
	\$ 500.00	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	.900%	.896%
			\$100,000.00 & Greater	.900%	.896%
	\$ 500.00	60 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	1.00%	.995%
			\$100,000.00 & Greater	1.00%	.995%

Account Type	FIXED RATE (Term Share Certificate)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> IRA Term Share Certificate (1)(2)	\$ <u>500.00</u>	6 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>.250%</u>	<u>.250%</u>
			\$100,000.00 & Greater	<u>.250%</u>	<u>.250%</u>
	\$ <u>500.00</u>	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>.400%</u>	<u>.399%</u>
			\$100,000.00 & Greater	<u>.400%</u>	<u>.399%</u>
	\$ <u>500.00</u>	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>.650%</u>	<u>.648%</u>
			\$100,000.00 & Greater	<u>.650%</u>	<u>.648%</u>
\$ <u>500.00</u>	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>.750%</u>	<u>.747%</u>	
		\$100,000.00 & Greater	<u>.750%</u>	<u>.747%</u>	
\$ <u>500.00</u>	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>.900%</u>	<u>.896%</u>	
		\$100,000.00 & Greater	<u>.900%</u>	<u>.896%</u>	
\$ <u>500.00</u>	60 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>1.00%</u>	<u>.995%</u>	
		\$100,000.00 & Greater	<u>1.00%</u>	<u>.995%</u>	
<input type="checkbox"/> Freedom Builder Term Share Certificate (1)	\$ <u>500.00</u>	12 Month <input type="checkbox"/>		<u>.300%</u>	<u>.299%</u>
<input type="checkbox"/> Winter Special Term Share Certificate (1)	\$ <u>n/a</u>	24 Month <input type="checkbox"/>		<u>n/a%</u>	<u>n/a%</u>
<input type="checkbox"/> Holiday Cache (1)	\$ <u>5.00</u>	<u> </u> Month <input type="checkbox"/>		<u>.100%</u>	<u>.100%</u>

- (1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (210) 225-0708.
- (2) All deposited funds earn the rate for the tier that reflects the balance at the end of a dividend period.

Schedule of Fees and Charges

Effective Date 2-1-2022

Savings Account Services	Amount	General Transaction Fees (continued)	Amount
Excessive Withdrawal Fee <i>(per item in excess of six)</i>	\$25.00	Phone Transfer.....	\$1.00
Account Closed <i>(within 90 days of opening)</i>	\$5.00	Replacement of EMV Plastic Card <i>(debit/credit)</i>	\$10.00
Reopen Savings Account <i>(within 6 month of closing)</i>	\$5.00	Replacement of non-EMV Plastic Card <i>(HSA only)</i>	\$5.00
Early Withdrawal Penalty from Cache <i>(each)</i>	\$10.00	Card Rush Delivery Fee.....	\$40.00
		International Card Rush Delivery fee may vary	
Personal Checking Account Services		ATM Balance Inquiry Non-RCFCU.....	\$1.00
Monthly Service Fee		ATM Transaction Non-RCFCU.....	\$1.00
SUPERIOR Checking.....	\$5.00	Fax <i>(no charge for local transmissions)</i> per page.....	\$1.00
<i>If balance falls below \$2,500</i>		Fax <i>(long distance + per page fee)</i>	\$5.00
SIMPLY FREE Checking.....	FREE	Travelers Checks <i>(of purchase)</i>	1.00%
STANDARD Checking.....	FREE	Credit Union Teller Check.....	\$3.00
FRESH START Checking.....	\$5.00	Credit Union Cashier's Check.....	\$5.00
Check Printing.....	Varies	Domestic Outgoing Wire.....	\$15.00
MICR Printing Error <i>(other than Harland)/Check</i>	\$3.00	International Outgoing Wire.....	\$40.00
Check Copy.....	\$2.00	Inactive Fee <i>(monthly)</i> after 12 month no activity*.....	\$5.00
Research per hour <i>(minimum one hour)</i>	\$25.00	International Transaction <i>(debit/credit card)</i>	1.00%
Account Reconciliation per hour <i>(minimum one hour)</i>	\$25.00	Continuous Negative Balance <i>(after 5 days)</i> *.....	\$30.00
Overdraft Privilege per debit as applicable*.....	\$15.00	Close/Re-open Account.....	\$30.00
Overdraft Transfer <i>(from savings)</i>	\$1.00	Online Banking.....	FREE
ACH Origination.....	\$10.00	Mobile Banking.....	FREE
ACH Origination Cancellation.....	\$10.00	E-Statements.....	FREE
Stop Payment	\$30.00	Check-by-Phone (ACH).....	\$10.00
Stop Payment <i>(range of checks)</i>	\$35.00	Loan Modification.....	\$50.00
		Skip-A-Pay.....	\$25.00
General Transaction Fees		MessagePay.....	\$4.95
Non-sufficient Funds per debit*.....	\$15.00	Returned MessagePay.....	\$10.00
Returned Deposit /Payment on account owned by primary or joint.....	\$30.00	Safe Deposit Boxes- Annual (Augusta location only)	
Returned Deposit/Payment other than above.....	\$15.00	3 x 5 x 22	\$20.00
Stop Payment of RCFCU Check.....	\$30.00	3 x 10 x 22.....	\$30.00
Legal Service - Levy, Garnishment.....	\$25.00	5 x 10 x 22.....	\$50.00
Statement Copy.....	\$2.00	10 x 10 x 22.....	\$100.00
Returned Statement.....	\$5.00	Safe Deposit Late Fee <i>(over 30 days)</i>	\$15.00
Money Order.....	\$0.89	Key Deposit <i>(refunded when closed with both keys)</i>	\$10.00
		Lost Key.....	\$10.00
		Drill Fee.....	Actual Cost

*Except Fresh Start Checking.