

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

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.

RATE SCHEDULE – SAVINGS AND CHECKING ACCOUNTS

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	See Section 6
<input type="checkbox"/> Benefits Plus Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00 ---		\$100.00	Daily Balance	---
<input type="checkbox"/> Classic Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$300.00	\$100.00	Daily Balance	---
<input type="checkbox"/> Teen Bling Checking	/	—	—		\$25.00	—	\$5.00	Daily Balance	—
<input type="checkbox"/> Free Checking	/	—	—	—	\$25.00 —		—	—	—
<input type="checkbox"/> Holiday Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00 —		\$5.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Individual Retirement Account (IRA) Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00 —		\$25.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Money Market	/ / / / /	Monthly	Monthly	Monthly (Calendar)	\$2,000.00 —		\$2,000.00 \$25,000.00 \$75,000.00 \$125,000.00 \$200,000.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Primary Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00 —		\$100.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Secondary Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—		\$100.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Club Bling Teen Membership Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00 —		\$5.00	Daily Balance	Account transfer and/or withdrawal limitations apply.
<input type="checkbox"/> Zoo Crew Kids Membership Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00 —		\$5.00	Daily Balance	Account transfer and/or withdrawal 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 Benefits Plus Checking, Classic Checking, Holiday Savings, Individual Retirement Account (IRA) Savings, and Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Club Bling Teen Membership Savings, Savings, Secondary Savings, and Zoo Crew Kids Membership Savings accounts, the dividend rate and annual percentage yield may change quarterly 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. The Money Market accounts are tiered rate accounts. If your daily balance is from \$2,000.00 to \$24,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$74,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$75,000.00 to \$124,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$125,000.00 to \$199,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$200,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. 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. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. 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.

4. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary 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 IRA, Teen Bling, Holiday Savings, Money Market, Benefits Plus Checking, Classic Checking, Savings, Secondary Savings, and Zoo Crew

Kids savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the dividend period, you will not earn the stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS— For Club Bling Teen Membership Savings, Individual Retirement Account (IRA) Savings, Money Market, Savings, Secondary Savings, and Zoo Crew Kids Membership Savings 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 Holiday 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 Holiday Savings accounts: An early withdrawal of funds or closure of the account prior to November 1st will result in a loss of all interest accrued and credited. For Benefits Plus Checking, Classic Checking, Free Checking, and Teen Bling Checking accounts, no account limitations apply.

7. 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.

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) and pay a nonrefundable membership fee per account as set forth below. You may become a member by opening a Club Bling Teen Membership Savings or Zoo Crew Kids Membership Savings. The par value of a Club Bling Teen Membership

Savings and Zoo Crew Kids Membership Savings is \$5.00. If the Board of Directors increases the par value of one (1) share, you will have one (1) year to increase your balance to the new par value should there not be any other account relationship with the Credit Union or your account will be closed at the end of the dividend period in which the time elapses.

Par Value of One Share \$5.00
 Number of Shares Required 1
 Membership Fee \$5.00

FEE SCHEDULE

FREE SERVICE	
ATM Card - Setup	FREE
ATM Transactions @ PECU & 280+ Austin Alliance ATMs	FREE
Benefits Plus Checking (First 90 days)	FREE
Closing Costs on Home Equity Loans \$100,000 or Less	FREE
Credit Card Annual Fee	FREE
Credit Card Balance Transfer Fee	FREE
Credit Card Cash Advance Fee	FREE
Credit Card Grace Period	FREE
Credit Card Purchase Protection	FREE
Credit Card Zero Liability	FREE
Direct Deposit	FREE
e-Alerts FREE	
e-Bill Pay	FREE
e-Branch (Internet Transactions-formerly MemberConnect)	FREE
e-Decision (Online Loans)	FREE
e-Deposit FREE	
e-Statements FREE	
Incoming Wire	FREE
Internet e-Branch Account History Printouts	FREE
Internet e-Branch Balance Inquiries	FREE
Internet e-Branch Check Copies	FREE
Internet e-Branch Transfers	FREE
IRA Setup	FREE
MasterCard Check Card-Setup	FREE

FREE SERVICE (continued from Page 1)	
Membership Fee for Kids Account	FREE
Membership Fee for Teen Account	FREE
Non-Business Coin Counting	FREE
Notary Services	FREE
Online Loan Application	FREE
PECU Free Checking	FREE
Quick Decision Online Loan Application	FREE
Service Center Access	FREE
Shared Branch Transactions at 4,500 + Global CU Service Centers	FREE
Signature Guarantee	FREE
Telephone Banking (PhoneStep)	FREE
Telephone Banking Balance Inquiries	FREE
Telephone Banking Transfers	FREE
Two (2) Check Copies Per Statement	FREE
Unlimited Check Writing	FREE
MISCELLANEOUS SERVICES	
Business Loose Coin County \$100+	1.00%
Cashier's Check-Member	\$3.00
Cashier's or Teller Check-Non Member	\$10.00
Collection Item-Incoming	\$10.00
Credit Card, Debit Card & ATM Sales Draft Copy	\$15.00
Legal Action (Garnishment, Levy, etc.)	\$50.00
Money Order	\$1.50
Skip a Payment	\$25.00
Tellers Check	\$3.00
Western Union - Domestic	\$20.00
Wire - Outgoing Domestic	\$15.00
Wire - Outgoing International	\$50.00
Account Research/Reconciliation (\$10.00 Minimum)	\$20.00/hr

ACCOUNT SERVICES	
Check Copy (In Excess of two (2) per Month)	\$2.00
Classic Checking Minimum Balance Fee	\$5.00
Early Closure (Within six (6) Months of Opening)	\$10.00
New Member (One-Time Fee)	\$5.00
Non-Sufficient Funds (NSF)	\$35.00
Overdraft Privilege (Courtesy Pay)	\$35.00
Overdraft Transfer from Savings	\$5.00
Returned Deposited Item-Member	\$35.00
Returned Deposited Item-Non Member	\$10.00
Account History/Statement Copy	\$3.00
Stop Payment - Cashier's Check	\$35.00
Stop Payment - Teller Check	\$35.00
Stop Payment - ACH/check/draft	\$35.00
Temporary Checks (12)	\$3.00
Benefits Plus Monthly Fee	\$4.95
Double Nickel Benefits Plus Monthly Fee	\$3.95
Returned Statement Bad Address	\$5.00
Cash Orders (Orders of \$10,000)	0.10%
PECU Loan Payment by Credit Card or ACH	\$15.00
Verification of Deposit	\$5.00
*Payments may not be stopped on a cashier's check until 90 days after the cashier's check was issued	
CARD SERVICES	
Additional card per account	\$3.00
ATM Transaction at non-Alliance ATMs	\$1.50
Damaged/Lost card replacement	\$5.00
Currency Conversion Fee	Up to 1.00%
SAFE DEPOSIT BOX RENTALS	
SB 3" x 5"	\$15.00
SB 3" x 10"	\$30.00

SB 5" x 10"	\$45.00
SB 10" x 10"	\$70.00
SB Drilling	\$125.00

*Rates and Fees are subject to change with notice

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.

