

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

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
Savings Account (Regular)	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account Transfer Limitations Apply.
Kids Klub Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account Transfer Limitations Apply.
Real Savers Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account Transfer and Withdrawal Limitations Apply.
Secured Visa Platinum Preferred Deposit Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	---	\$50.00	Average Daily Balance	Account Withdrawal and Deposit Limitations Apply.
Prime Investment Account (PIA)	/	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00 \$25,000.00	Average Daily Balance	Account Transfer Limitations Apply.
Individual Retirement Account (IRA – Traditional)	/	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	---	\$50.00	Average Daily Balance	Account withdrawal, deposit, and transfer limitations apply.
Education Savings Account	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account Transfer and Withdrawal Limitations Apply.
Regular Checking Account	/	---	---	---	\$50.00	---	---	---	---
Real Tunes Checking Account	/	---	---	---	\$50.00	---	---	---	---
Bonus Checking Account	/						\$0.00		
Requirements Met (*see section 1)	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	---	\$10,000.01	Average Daily Balance	---
Requirements Not Met (*see section 1)	/						\$0.00		
Real Checking Account	/						\$0.00		
Requirements Met (*see section 1)	/	Monthly	Monthly	Monthly (Calendar)	\$50.00	---	\$10,000.01	Average Daily Balance	---
Requirements Not Met (*see section 1)	/						\$0.00		
Business Checking Account	/	---	---	---	\$50.00	---	---	---	---

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 (Regular), Raskals Kidz Klub, Real Savers, Secured, LifeRegistry, Visa Platinum Preferred Deposit, Individual Retirement (IRA - Traditional), and Education Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prime Investment (PIA) and Bonus Checking and Real Checking 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 are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Prime Investment (PIA) accounts are tiered rate accounts. If your average daily balance is from \$1500.00 to \$24999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is \$25000.00 or greater, the second 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. The Bonus Checking and Real Savings accounts are tiered accounts. If your Daily Balance is \$10,000.00 or below AND you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete at least 10 (ten) Debit Card point of sale transactions per calendar month (not including ATM transactions); 2) you enroll in online home banking (Web-24); 3) you receive your periodic statement electronically; 4) you sign up for direct deposit or at least one ACH per calendar month. If your Daily Balance is \$10,000.01 or greater AND you meet all of the minimum service requirements during the calendar month, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Each rate will apply only to that portion of the account balance within each balance range. If you fail to meet any of the minimum service requirements during a calendar month, the third Dividend Rate and Annual Percentage Yield will apply to the entire balance in the 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 post 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 Regular 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 Savings Account (Regular), Raskals Kidz Klub, Real Savers, Secured Visa Platinum Preferred Deposit, Prime Investment (PIA), Individual Retirement (IRA - Traditional), and Education 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 Real Tunes Checking accounts, the monthly qualifications are as follows: 1) you complete at least 10 Debit Card transactions (excluding ATM transactions); 2) you access online banking (Web-24); and 3) enroll and receive e-statements (valid email address required). If you meet all the minimum service requirements you will also receive ATM withdrawal fee refunds. 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.

6. ACCOUNT LIMITATIONS — For Savings (Regular), Raskals Kidz Klub, Prime Investment (PIA), Individual Retirement IRA - Traditional) and Education 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, check card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Real Savers accounts, any amount available may be withdrawn by member's request in May and November 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 Real Savers 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. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Education Savings 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 Secured Visa Platinum Preferred Deposit accounts, maximum deposit allowed is \$5,000.00 per account. Deposits/withdrawals must be approved by the credit union. For Individual Retirement (IRA - Traditional) accounts, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephone order or instruction or similar order to a third party. For Education Savings accounts, is available for students from participating schools. A parent or guardian is required to be joint owner of the account. The purpose of the account is to serve as a savings vehicle for postsecondary expenses at participating schools. Education Savings Account allows withdrawals upon graduation. For Regular Checking Account, Real Tunes Checking, Bonus Checking, Real Checking and Business 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 card withdrawal, debit card withdrawal, debit card point-of-purchase, 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.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

Membership Fee \$5.00



FEE SCHEDULE

Fees are by occurrence unless otherwise stated.

One-Time Membership Fee..... \$5.00

SAVINGS ACCOUNT FEES

Early Closure Fee (*within 30 days of opening*) \$5.00

REAL SAVINGS ACCOUNT FEES

Early Withdrawal/Closure \$25.00

EDUCATIONAL SAVINGS ACCOUNT FEES

Early Withdrawal/Closure \$25.00

BUSINESS ACCOUNT FEES

Monthly Service Charge \$15.00

PIA FEES

Below Minimum \$1500 Balance \$5.00

BILL PAY FEES

Monthly Service Charge FREE

Non-Sufficient Funds (*NSF*) \$25.00

Check Copy \$15.00

Stop Payment \$20.00

LOAN FEES

Loan Payment Extension Fee \$15.00

WIRE TRANSFER FEES

Incoming FREE

Domestic (*outgoing*) \$20.00

Foreign (*outgoing*) \$50.00

DEBIT CARD FEES

Annual Fee \$10.00

Reinstatement \$5.00

Replacement \$5.00

Negative Balance/Overdraft (*ATM/POS*) \$25.00

Required Information Not Received After 30 Days \$3.00

ATM FEES

Transaction (*at CU owned ATM*) FREE

Transaction (*at non-CU owned machine*) \$1.50

Surcharge at CU Owned ATM (*non-CCATCU card*) \$3.00

ACH ORIGATION FEES

Recurring Transaction FREE

One-Time Transaction \$7.00

Single Loan Payment Request (*online*) \$5.00

RETURN FEES

Non-Sufficient Funds (*NSF*) \$25.00

Personal Check Return \$25.00

Paid NSF (*per item paid: checks, in person withdrawals,*

preauthorized ACH, bill payment) \$25.00

Loan Payment Return (*excludes real estate*) \$25.00

Other Deposit Item Return (*payroll, rent check, etc.*) \$10.00

ACH Payment Non-Sufficient Funds (*NSF*) \$30.00

COLLECTION FEES

Incoming/Outgoing Collection Items Pass Thru

SAFE DEPOSIT BOX FEES

3x5 w/o Advantage Benefit Package (*Annually*) \$15.00

3x5 w/Advantage Benefit Package (*Annually*) \$5.00

3x10 (*Annually*) \$30.00

5x10 (*Annually*) \$50.00

10x10 (*Annually*) \$100.00

POP MONEY (*person to person*)

Stop Payment \$25.00

Non-Sufficient Funds (*NSF*) \$25.00

Expedited Transfer (*next day*) \$1.00

OTHER FEES

Account Balancing (*per hour*) \$20.00

Account Phone Inquiry \$2.00

Account Printout \$5.00

Account Transfers (*phone Request*) \$5.00

Advantage Benefit Package –ABP (*monthly*) \$5.00

Additional ABP Insurance Coverage (*monthly*) \$1.35

Call-24 (*Audio Response System*) FREE

Cashier's Check \$3.00

Check Copy \$3.00

Check Order (*EFT*) Varies Per Check Style

Fax \$5.00

Money Order \$2.00

Payroll Checks Cashed (*non-checking account*

members) \$5.00

Photocopy \$1.00

Returned Mail Processing \$3.00

Statement Copy \$5.00

Stop Payment \$20.00

Overdraft Transfer \$3.00

Traveler's Cheque Single Signature (*per \$100*) \$1.00

Traveler's Cheque Double Signature (*per \$100*) \$1.50

Web-24 (*Online Banking*) FREE

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.

Federally Insured by NCUA



AMERICA'S
CREDIT UNIONS™

Coastal Community And Teachers Credit Union
6810 Saratoga Boulevard
Corpus Christi, TX 78414
(361) 985-6810
Fax: (361) 986-0573

Freer
422 S. Main
Freer, TX 78357

Kingsville
715 S. 14th Street
Kingsville, TX 78363

Weber
4060 Weber Rd.
Corpus Christi, TX 78411

TROJAN
1909 Trojan Dr.
Corpus Christi, TX 78416

NORTHWEST CC
14001 Northwest Blvd.
Corpus Christi, TX 78410

ALICE
2310 E. Main
Alice, TX 78332

PORTLAND
2030 US Hwy 181, Ste. G
Portland, TX 78374