



25525 Katy Mills Pkwy  
Katy, TX 77494  
281.391.2149  
855.391.2149

Federally Insured  
by NCUA

## TRUTH IN SAVINGS DISCLOSURES AND RATE AND FEES SCHEDULE

Rates are subject to change without notice.

Effective Date: 06/30/2017

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	FIXED OR VARIABLE RATE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID A SERVICE FEE	MINIMUM BALANCE TO EARN THE STATED APY	DIVIDEND CALCULATION METHOD
REGULAR SAVINGS:	0.100%	0.10%	Variable	Quarterly	Quarterly	\$5.00	\$0.00	\$5.00	Average Daily Balance
MISCELLANEOUS SAVINGS:									
TUTMA	0.100%	0.10%	Variable	Quarterly	Quarterly	\$5.00	Not Applicable	Not Applicable	Average Daily Balance
Revocable & Irrevocable Trusts	0.100%	0.10%	Variable	Quarterly	Quarterly	\$0.00	Not Applicable	Not Applicable	Average Daily Balance
Second Savings	0.100%	0.10%	Variable	Quarterly	Quarterly	\$0.00	\$0.00	\$5.00	Average Daily Balance
Christmas Club	0.198%	0.20%	Fixed	At Maturity	At Maturity	\$0.00	\$0.00	\$0.01	Average Daily Balance
Traditional IRA	0.345%	0.35%	Variable	Quarterly	Quarterly	\$0.00	Not Applicable	\$0.01	Average Daily Balance
Roth IRA	0.345%	0.35%	Variable	Quarterly	Quarterly	\$0.00	Not Applicable	\$0.01	Average Daily Balance
MONEY MARKET ACCOUNTS:									
\$0 - \$2,499.99	0.00%	0.00%	Variable	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance
\$2,500 - \$49,999.99	0.250%	0.25%							
\$50,000 - \$99,999.99	0.300%	0.30%							
\$100,000 - \$249,999.99	0.350%	0.35%							
\$250,000 & Above	0.400%	0.40%							
CHECKING ACCOUNTS:									
Dividend Bearing	0.050%	0.05%	Variable	Monthly	Monthly	\$25.00	\$300.00	\$0.01	Average Daily Balance
Service Charge Free	0.00%	0.00%	Not Applicable	Not Applicable	Not Applicable	\$25.00	Not Applicable	Not Applicable	Not Applicable

- 1. Rate Information.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the dividend rate and Balance Computation Method for an annual period. The dividend rate and APY may change as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs listed above.
- 2. Compounding and Crediting.** The frequency with which dividends will be compounded /credited is set forth above. The "month" begins on the first calendar day of the month and ends on the last calendar day of the month.
- 3. Minimum Balance Requirements.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. Checking accounts opened off-site may be opened with a zero balance. Accounts opened off-site with a zero balance must have a deposit within 30 days of opening the account or it will be closed.
- 4. Balance Computation Method.** The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
- 5. Accrual of Interest.** For dividend-bearing accounts, dividends will begin to accrue on the business day that you deposit funds into your account.
- 6. Account Limitations.** For **CHRISTMAS CLUB ACCOUNTS**, the available balance will be transferred to your savings account on or after November first of each year. Withdrawals prior to maturity will incur a loss of dividends and account closure for the duration of the club year. No partial withdrawals are allowed. For **MONEY MARKET ACCOUNTS**, three free withdrawals are allowed per month. There is a \$2.00 fee per withdrawal after three withdrawals per month. For all **SAVINGS** and **MONEY MARKET ACCOUNTS**, Regulation D limitations apply (see #8 below). For **TUTMA ACCOUNTS**, IRS Form W9 may be required. For **REVOCABLE AND IRREVOCABLE TRUSTS**, proof of trust is required. Exceeding the transfer regulations set forth above in any statement period may cause your account to be subjected to a fee or closed.
- 7. Rate Information.** For the regular **SHARE ACCOUNT** and **INDIVIDUAL RETIREMENT ACCOUNT**, the Rate and Yield may change quarterly. For the **CHECKING** and **MONEY MARKET ACCOUNTS**, the Rate and Yield may change monthly. Rate and Yield changes are approved by the Board of Directors. You may call 281-391-2149 for current rates, or check our website at [www.bvscu.org](http://www.bvscu.org).
- 8. Regulation D.** Reg D (Regulation D) restricts the number of certain types of transfers to six per month. Once the maximum amount of transfers has been reached, Reg D will not allow any additional electronic, online or automatic transfers to be made for the remainder of the month.
- 9. Overdraft Privilege.** Overdraft Privilege may allow members who are in good standing to overdraw their account. To qualify for ODP (Overdraft Privilege) the account must be in "good standing" and open for 30 days. To be in "good standing", you must (1) not be in default on any loan or other obligation to BVSCU; (2) not subject to any legal or administrative order or levy; (3) bringing your account to a positive balance (for a 24 hour period) within every thirty day period. You will be assessed a Non-Sufficient Funds fee. The total of the ODP balance, including any and all fees and charges, and all non-sufficient fees will be included as part of this maximum amount. ODP is a non-contractual privilege and BVSCU may withdraw it at any time. Payment of overdrafts will be at the discretion of BVSCU. ODP limits on accounts (excluding Money Market accounts) will be from \$300 - \$700. ODP on Money Market accounts is \$1,000. See Fee Schedule for specific fees on page 4.
- 10. Mandatory Distribution.** Mandatory withdrawal at age 70 1/2 without penalty for Traditional IRA Savings Account. Does not apply to Roth IRA Term Share Certificate.



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<b>IRA TERM CERTIFICATES:</b>									
3 Months	0.347%	0.35%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
6 Months	0.447%	0.45%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
12 Months	0.597%	0.60%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
24 Months	0.947%	0.95%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 180 days dividends	Automatic with 10 day grace period.
36 Months	1.147%	1.15%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 180 days dividends	Automatic with 10 day grace period.
48 Months	1.347%	1.35%	Fixed	Quarterly	Quarterly	\$1,000.00	Allowed	Up to 180 days dividends	Automatic with 10 day grace period.
<b>IRA JUMBO TERM CERTIFICATES (AVAILABLE AS BOTH TRADITIONAL AND ROTH):</b>									
3 Months	0.597%	0.60%	Fixed	Quarterly	Quarterly	\$95,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
6 Months	0.697%	0.70%	Fixed	Quarterly	Quarterly	\$95,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
12 Months	0.847%	0.85%	Fixed	Quarterly	Quarterly	\$95,000.00	Allowed	Up to 90 days dividends	Automatic with 10 day grace period.
24 Months	1.197%	1.20%	Fixed	Quarterly	Quarterly	\$95,000.00	Allowed	Up to 180 days dividends	Automatic with 10 day grace period.
36 Months	1.396%	1.40%	Fixed	Quarterly	Quarterly	\$95,000.00	Allowed	Up to 180 days dividends	Automatic with 10 day grace period.
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- 2. Compounding and Crediting.** The frequency with which dividends will be compounded/credited is set forth above. The "quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
- 3. Minimum Opening Deposits.** The minimum balance requirements are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum balance you must maintain each day to earn the stated Annual Percentage Yield (APY) for that account.
- 4. Balance Computation Method.** The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The Average Daily Balance Method is used to calculate interest on all IRA certificates.
- 5. Accrual of Interest.** For IRA certificates, dividends will begin to accrue on the business day that you deposit funds into your account. The Average Daily Balance Method is used to calculate interest on all IRA certificates.
- 6. Maturity.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. Early Withdrawal Penalties.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield for your account is based on an assumption that interest will remain in the account until maturity, and a withdrawal will affect earnings. Tax penalties may be assessed by the IRS for early withdrawals of IRA certificates. See your tax advisor for details.
- 8. Renewals.** Unless you otherwise instruct us, your certificate account will renew automatically at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being assessed an early withdrawal penalty.
- 9. Security for Loans.** The IRA term certificates above may not be pledged against a loan for a reduced rate at BVSCU.
- 10. Mandatory Distribution.** Mandatory withdrawal at age 70 1/2 without penalty for Traditional IRA Term Share Certificate. Does not apply to Roth IRA Term Share Certificate.



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- 5. Accrual of Interest.** For certificates, dividends will begin to accrue on the business day that you deposit funds into your account.
- 6. Maturity.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. Early Withdrawal Penalties.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield for your account is based on an assumption that interest will remain in the account until maturity, and a withdrawal will affect earnings.
- 8. Renewals.** Unless you otherwise instruct us, your certificate account will renew automatically at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being assessed an early withdrawal penalty.
- 9. Security for Loans.** The certificates above may be pledged against a loan for a reduced rate at BVSCU.



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### FEE SCHEDULE

#### ACCOUNT FEES

ACCOUNT PRINTOUT FEE	FREE
ACCOUNT RESEARCH / RECONCILIATION FEE	FREE
<i>First hour is free. \$20 per hour after the first hour. Billable in 30 minute increments</i>	
ACCOUNT TRANSFERS	FREE
<i>Subject to Reg D (see below).</i>	
ATM TRANSACTIONS	FREE
<i>No fee assessed for using non-BVSCU ATMs. Owner of non-BVSCU ATMs may charge a fee</i>	
AUTOMATIC OVERDRAFT TRANSFER	FREE
CASHIER'S CHECKS	\$2
CHECK CASHING	FREE
COLLECTION ITEM	FREE
COPY OF CHECK	FREE
DEBIT CARD	FREE
DEBIT CARD REPLACEMENT	\$5
DIVIDEND BEARING CHECKING	\$5
<i>If monthly balance falls below \$300</i>	
INCOMING WIRE TRANSFER	FREE
IRA CLOSURE	FREE
BVSCU CREDIT CARD AUTOMATIC PAYMENT	FREE
MONEY MARKET CHECKING	\$5
<i>If monthly balance falls below \$2,500</i>	
<i>Withdrawals in excess of 3 per month</i>	
MONEY ORDERS	\$1
NSF/OVERDRAFT PRIVILEGE (PER ITEM)	\$20
OFFICIAL CREDIT UNION CHECK	FREE

OUTGOING INTERNATIONAL WIRE TRANSFER	\$51
OUTGOING WIRE TRANSFER	\$10
PER CHECK CHARGES	
<i>Per month, the first 3 Money Market Account withdrawals are free. All subsequent withdrawals for the month will incur a \$2 per item fee.</i>	
RETURNED DEPOSIT ITEM	FREE
STATEMENT COPY	FREE
STOP PAYMENT	\$15
TELEPHONE INQUIRIES	FREE
TEMPORARY CHECKS	FREE

#### CREDIT CARD FEES

LATE PAYMENT FEE:	<i>If you are 11 or more days late in making a payment, the fee is \$10 or the amount of the required minimum payment, whichever is less</i>
RETURNED PAYMENT FEE:	<i>\$10, or the amount of the required minimum payment, whichever is less</i>
STATEMENT COPY FEE:	<i>Free, if statement is less than 3 years old. \$10 if requested statement is 3 years or older</i>
RUSH FEE:	<i>\$55 for receipt of card in 3 days</i>

#### ELECTRONIC FEES

AUDIO RESPONSE UNIT	FREE
ESTATEMENTS	FREE
ONLINE ACCESS	FREE
ONLINE BILL PAY	FREE

#### LOAN FEES

CREDIT REPORT - CONSUMER LOANS	
INDIVIDUAL	FREE
JOINT	FREE
CREDIT REPORT - REAL ESTATE LOANS	
INDIVIDUAL	\$16.40
JOINT	\$32.80
MORTGAGE LOAN ORIGATION	1%*
<i>(PURCHASE, REFINANCE, HOME EQUITY, HOME IMPROVEMENT AND CONSTRUCTION)</i>	
<i>OTHER FEES ASSOCIATED WITH REAL ESTATE LOANS ARE PASS-THROUGH COSTS. THESE FEES WOULD BE INCURRED AS EACH CIRCUMSTANCE DICTATES AND COULD INCLUDE BUT ARE NOT LIMITED TO TITLE, ATTORNEY, SURVEY, APPRAISAL, RECORDING AND PEST INSPECTION FEES.</i>	
*PERCENTAGE OF LOAN AMOUNT	

#### SAFE DEPOSIT BOXES

*Costs are per year.*

10 X 10 Box	\$85
5 X 10 Box	\$55
3 X 10 Box	\$35
3 X 5 Box	\$20
DRILLING FEE	\$90
RE-KEYING FEE	\$30

#### THE PAR VALUE OF A SHARE IN THIS CREDIT UNION IS \$5.00

**Regulation D.** Reg D (Regulation D) restricts the number of certain types of transfers to six per month. Once the maximum amount of transfers has been reached, Reg D will not allow any additional electronic, online or automatic transfers to be made for the remainder of the month.