



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

Effective Date: 08/01/2018

Rates are subject to change without notice.

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	FIXED OR VARIABLE RATE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	MINIMUM OPENING DEPOSIT	ADDITIONAL DEPOSITS	EARLY WITHDRAWAL PENALTY	RENEWALS
<b>CERTIFICATE ACCOUNT:</b>									
3 Months	0.347%	0.35%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
6 Months	0.748%	0.75%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
12 Months	0.996%	1.00%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
24 Months	1.492%	1.50%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.
36 Months	1.739%	1.75%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.
48 Months	1.985%	2.00%	Fixed	Quarterly	Quarterly	\$1,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.
<b>JUMBO CERTIFICATE ACCOUNT:</b>									
3 Months	0.597%	0.60%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
6 Months	0.995%	1.00%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
12 Months	1.243%	1.25%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 90 days dividends	Automatic with 10 day grace period.
24 Months	1.736%	1.75%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.
36 Months	1.982%	2.00%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.
48 Months	2.227%	2.25%	Fixed	Monthly	Monthly	\$95,000.00	At Maturity	Up to 180 days dividends	Automatic with 10 day grace period.

- 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. The rates for renewal shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
- 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. During the 10 day grace period, if elected not to renew the term certificate, dividends will be paid when the term share certificate is redeemed.
- 3. Minimum Opening Deposit.** 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 certificate accounts.
- 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.