



# ACCOUNT DISCLOSURE RATE SUPPLEMENT

1560 Cable Ranch Rd. • Ste. 200 • San Antonio, TX 78245  
 210.673.5610 • 1.800.227.5328 • www.GoAFFCU.com

## 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:

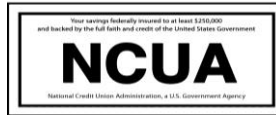
Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Teen Savings (1)		_____ %	_____ %
<input type="checkbox"/> Kids Club Savings (1)		_____ %	_____ %
<input type="checkbox"/> Traditional IRA (1)(2)	\$0.01 - \$2,499.99	_____ %	_____ %
<input type="checkbox"/> ROTH IRA (1)(2)	\$2,500.00 - \$9,999.99	_____ %	_____ %
<input type="checkbox"/> ROTH Conversion IRA (1)(2)	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$89,999.99	_____ %	_____ %
	\$90,000.00 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Business Savings (1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Secondary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Business Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Rewards Checking (1)		_____ %	_____ %
<input type="checkbox"/> Teen Checking (1)		_____ %	_____ %
<input type="checkbox"/> Basic Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Standard Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Plus Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club (1)		_____ %	_____ %

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share (2)(3)	\$ _____	6 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Term Share (2)(3)		12 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Term Share (2)(3)					
<input type="checkbox"/> ROTH IRA Term Share (2)(3)					
<input type="checkbox"/> ROTH Conversion IRA Term Share (2)(3)		18 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		24 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		36 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		60 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		84 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) 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) 673-5610.
- (4) Only the deposited funds that comprise each tier will earn the rate for that tier.





1560 Cable Ranch Rd. • Ste. 200 • San Antonio, TX 78245  
 210.673.5610 • 1.800.227.5328 • www.GoAFFCU.com

# Schedule of Fees and Charges

## ACH Services

Stop Payment of ACH Transfer per item

## Personal Checking Account Services

Rewards Checking – Monthly  
 Checks – depending on style and quantity  
 MICR Error caused by printing error (other than Harland)/check  
 Check Photocopy (in excess of 2/statement cycle)/copy  
 Research per hour – one hour minimum  
 Statement reconciliation per hour – one hour minimum  
 Temporary Checks (12 checks)  
 Temporary Checks (20 checks)  
 Courtesy Pay Fee per debit as applicable  
 Stop Payment (checks and other payments) per item

## Savings Account Services

Excess Withdrawal Fee – per debit after six free  
 Early Closure Fee (if closed within 60 days of opening)  
 Minimum Balance Fee – Primary Savings Account only  
 Minimum Balance Fee – Money Market only  
 Closing Christmas Club off cycle  
 Christmas Club - Early Withdrawal Fee  
 Official Check

## Standard Business Checking

Minimum Balance Fee  
 Item Charge in excess of 100 items each month

## Plus Business Checking

Minimum Balance Fee  
 Item Charge in excess of 250 items each month

## Other Business Service Fees

Business Bill Pay per month  
 Rolled Coin per roll  
 Strapped Currency per \$1,000.00 and fraction thereof  
 Deposit Correction Fee per deposit

\*\* Contents of Safe Deposit Boxes are not insured by NCUA.

\*\*\* The Lesser of the account balance or \$4.99.

## Fee

## General Transaction Fees Applicable to All Account Types

Non-sufficient Funds per debit  
 Inactivity Fee (first charged to checking then savings)/month  
 Bad Address Fee  
 ATM Balance Inquiry – Non-AFFCU Branded and Non-COOP ATMs per inquiry  
 ATM Transactions – Non-AFFCU Branded and Non-COOP ATMs per Transaction  
 Stop Payment on an Official Check  
 Expedited Payment Fee  
 Close/Re-open Account per share, loan or service transferred  
 Domestic Wire – outgoing  
 International Wire – outgoing  
 Incoming Wire – incoming  
 Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.  
 Paper Statement – per statement  
 Returned Item drawn on an account owned or controlled by an owner of the account to which the funds were credited  
 Returned Check other than above  
 Statement Copy per statement  
 VISA® Gift Cards each regardless of denomination  
 VISA® Reloadable Prepaid Student Card per card  
 VISA® Card Reissue other than normal Expiration Reissue  
 VISA® Card Expedited Mailing  
 VISA® Credit Card – Payment By Phone  
 Medallion Stamp

## Fee

## Safe Deposit Box Service (not at all locations – subject to availability) Sizes and annual rent listed below:

3 x 5 Box  
 3 x 10 Box  
 5 x 10 Box  
 10 x 10 Box  
 Key Deposit  
 Key Replacement, Accessing the Box due to lost Key, Legal Service Access

