



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:

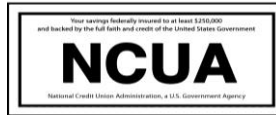
Request for Information

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.





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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

