



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:

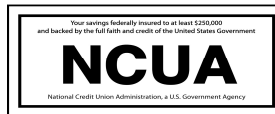
Request for Information

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"/> High Yield Savings (1)(4) | \$0.01 - \$25,000.00 | _____ % | _____ % |
| | \$25,000.01 & 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 | _____ % | _____ % |
| <input type="checkbox"/> Traditional IRA Term Share (2)(3) | | | \$100,000.00 & Greater | _____ % | _____ % |
| <input type="checkbox"/> ROTH IRA Term Share (2)(3) | | 18 Month | \$1,000.00 - \$99,999.99 | _____ % | _____ % |
| <input type="checkbox"/> ROTH Conversion IRA Term Share (2)(3) | | | \$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 | _____ % | _____ % |
| | | 48 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

Personal Checking

- Rewards Checking – Monthly
- Checks (depending on style and quantity)
- MICR Error caused by printing error (other than Harland) per check
- Check Photocopy (in excess of 2/statement cycle) per 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

- 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
- Closing Christmas Club off cycle
- Christmas Club – Early Withdrawal Fee
- Official Check

Money Market / High Yield Savings

- Excess Withdrawal Fee per debit (after six free)
- Minimum Balance Fee

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

¹ The Lesser of the account balance or \$4.99.

General Fees

- Non-sufficient Funds per debit
- Inactivity Fee (first charged to checking then savings) per month
- Bad Address Fee
- ATM Balance Inquiry – Non-AFFCU Branded and Non-Allpoint ATMs per inquiry
- ATM Transactions – Non-AFFCU Branded and Non-Allpoint ATMs per transaction
- Stop Payment on an Official Check
- Stop Payment of ACH Transfer per item
- 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

Safe Deposit Box Service

- Sizes and annual rent (subject to availability):
 - 3 x 5 Box 2
 - 3 x 10 Box 2
 - 5 x 10 Box 2
 - 10 x 10 Box 2
- Key Deposit
- Key Replacement, Accessing the Box due to lost Key, Legal Service Access

² Contents of Safe Deposit Boxes are not insured by NCUA.

Air Force Federal Credit Union
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Federally Insured by NCUA